

CITY OF MEMPHIS

DRAFT CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

HOUSING AND COMMUNITY DEVELOPMENT



**PROGRAM YEAR 2009 (FISCAL YEAR 2010)
JULY 1, 2009 TO JUNE 30, 2010**

**A C Wharton, Jr., MAYOR
CITY OF MEMPHIS**

**ROBERT LIPSCOMB, DIRECTOR
HOUSING AND COMMUNITY DEVELOPMENT**



City of Memphis
Consolidated Annual Performance Evaluation Report
FY 2010
Table of Contents

Executive Summary	Page Number 3
PART I Resources	
Federal Entitlement Resources	5
Other Sources	5
Leveraging	6
Geographic Distribution	7
Maps	8
PART II Three-Year Strategies & Priority Areas	13
PART III Program Accomplishments	
Housing	16
Homeless	20
Special Needs Populations	26
Neighborhood, Community & Economic Development	29
Planning and Administration	33
PART IV Program Narratives	
Assessment of Three-Year Goals	35
Actions to Affirmatively Further Fair Housing	45
Affordable Housing Narrative	47
CDBG Narrative	51
➤ Assessment of Relationship of CDBG Funds to Goals	51
➤ Changes in Program Objectives	51
➤ Assessment of Efforts in Carrying out Planned Activities	51
➤ Certification of Consistency	52
➤ Prior Period Adjustments	53
➤ Displacement Narrative	53
➤ Rehabilitation Activities	53
➤ Neighborhood Revitalization Strategy – Benchmarks Progress	53
➤ Parcels Purchased/Donated/Sold	56
➤ Program Income Activities	57
➤ CDBG Loan Status Report	58
➤ CDBG Financials	60
➤ CDBG Financial Summary	60

Table of Contents - Continued

HOME Program Narrative	63
➤ HOME Loan Status Report	64
➤ HOME Financials	66
➤ HOME Match Report	70
HOPWA Program Narrative	71
➤ HOPWA Performance Chart 1&2	77
➤ HOPWA Financial Report	78
ESG Program Narrative	79
ESG Summaries	79
Financial Reports	81
PART V Other Actions	
Address Obstacles to Meeting Underserved Needs	82
Foster and Maintain Affordable Housing	83
Eliminate Barriers to Affordable Housing	84
Overcome Gaps in Institutional Structures & Enhance Coordination	84
Improve Public Housing and Resident Initiatives	86
Evaluate and Reduce Lead-Based Paint Hazards	87
Ensure Compliance With Program & Comprehensive Planning Requirements	88
Reduce the Number of Poverty Level Families	89
VI Self - Evaluation Narrative	
Housing	90
Homeless	91
Special Needs Population	92
Neighborhood, Community & Economic Development	93
VII PUBLIC PARTICIPATION	
Changes in Program Objectives	94
Citizen Comments	94

**Program Year 2009/Fiscal Year 2010
CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT
CITY OF MEMPHIS**

EXECUTIVE SUMMARY

Presented within this document is the City of Memphis' program year 2009/fiscal year 2010 (FY10) Consolidated Annual Performance Evaluation Report (CAPER). The report outlines the progress that the City of Memphis, Division of Housing and Community Development (HCD) has made in carrying out its strategic and annual action plan for the period of July 1, 2009 to June 30, 2010. This report addresses the U.S. Department of Housing and Urban Development's (HUD's) Program Year 2009 (PY 09). The grants reported on for this period include the Community Development Block Grant (CDBG), HOME Investment Partnership funds, the Emergency Shelter Grant (ESG) Program, and Housing Opportunities for Persons with AIDS (HOPWA).

Activities carried out with other funding sources are also reported in the CAPER in that the combination of all resources enables Memphis to implement its housing and community development programs.

Part I of the CAPER describes the resources, commitments and expenditures made available during FY10. Part II summarizes the three year goals for each priority area and describes the individual activities undertaken within each priority area, the number of persons assisted, administrative expenditures, and other actions taken by the City relating to housing and community development. Part III presents Program Accomplishments while Part IV presents Entitlement Program Narratives. Part V discusses Other Actions and Part VI contains a section on Self-Evaluation. Part VII concludes the document with a description on Public Participation.

The CAPER provides HCD the opportunity to evaluate its efforts in following an approved Consolidated Plan and to examine the impact of its housing and community development programs in the Memphis community. To effectively evaluate the progress made during FY2010, the CAPER references the 2009-2010 Consolidated Plan's Three Year Strategy for Housing and Community Development, which is the foundation for performance reporting. The 2009-2010 Consolidated Plan described the City of Memphis' housing and community development needs, strategies, goals, and objectives.

The 2009-2010 Consolidated Plan identified four areas for priority needs: Housing, Homeless, Special Needs Populations, and Neighborhood/Community-Public Services/Economic Development. This year's CAPER is the final report for the Consolidated Plan's 2009-2010 Three-Year Strategy. Significant areas of accomplishment include the following highlights.

An objective of the housing need category is to increase the rate of homeownership. In the report year, the City of Memphis provided down payment assistance to 28 low-moderate income families through HCD and a local nonprofit.

The combination of efforts resulting from the housing objective to provide direct and indirect assistance to rehabilitation was met through the Single-family Rehabilitation, Volunteer and Minor Home Repair Programs. Combined, these three programs enabled Memphis to meet the rehabilitation objective. A combined total of 188 low- income households benefited from these programs.

In the category of Homeless and Special Needs, over 1600homeless were provided transitional housing, emergency shelter, or essential services. Thirteen units of permanent supportive housing were created as well. Additionally, over 5300 people with special needs were assisted through a variety of programs.

Community Housing Development Organizations (CHDOs) also contributed to meeting housing needs through the construction of 23 new units available for homeownership, rental, or lease-purchase opportunities, rehabilitation of 6 single family units, and acquisition of 2 lots for future development. Additionally, during FY2010, CHDOs started construction of 11 units to be available for ownership, rental, or lease-purchase opportunities.

In the area of housing development, HCD assisted in the development of 160 rental units at Pershing Park, which was completed in FY2010. Two additional projects were started in FY2010, including construction of 32 homeownership units at Trinity Park in partnership with Habitat for Humanity and the rehabilitation of 85 units in partnership with MIFA.

The draft CAPER was available for public review and comment from September 10, 2010 through September 24, 2010. The final CAPER is available to the public and will be presented at a public hearing to be held early 2011, the date and location to be announced by public notice.

PART I - RESOURCES

A. Federal Entitlement Resources and Program Income

The resources received by the City of Memphis during the July 1, 2009 to June 30, 2010 reporting period (PY 2009/FY 2010) are detailed in this section. Entitlement funds made up the majority of the resources that were received within the City. These include federal Community Development Block Grant (CDBG), HOME funds, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA). The FY10 entitlement grant funds and program income are outlined in the table below.

Sources and Commitment of Funds

The following table reflects Federal entitlements and program income available, committed and expended during FY 2010 (Program Year 2009).

Funding Sources	Committed Funds	Available Funding	Expenditures
CDBG & CDBG Program Income	\$12,867,159.35	\$1,920,087.18	\$10,947,072.17
HOME & HOME Program Income	\$7,239,412.77	\$3,023,065.55	\$4,216,347.22
ESG	\$400,864.65	\$60,759.88	\$340,104.77
HOPWA	\$2,952,116.84	\$716,690.24	\$2,235,426.60
TOTALS	\$23,459,553.61	\$5,720,602.85	\$17,738,950.76

B. Other Resources Available in FY10

In addition to the PY 08/FY10 entitlement funds, other federal, state, City and private resources were available for housing and community development activities. These additional resources include unencumbered, prior year CDBG, HOME, ESG and HOPWA funds that were committed to activities detailed in previous Consolidated Plans. These other resources are detailed in the following table.

Funding	Use of Funds	Funds Available in FY 2010
City of Memphis General Fund	Community Initiatives, Middle-Income Housing, Economic Development	\$4,691,213.00
Capital Improvement Program Funds	Infrastructure, Acquisition, Construction	\$12,200,000.00

Housing Choice Voucher Contribution	Memphis Housing Authority for rental assistance	\$38,631,612.00
Housing Choice Voucher Family Self Sufficiency Program	Helping Housing Choice Voucher residents to become homeowners and/or achieve economic self-sufficiency	\$84,673.35
Continuum of Care Grants	Homeless Housing Developers	\$4,599,102.00
Public Housing Family Self-Sufficiency program	Helping public housing FSS families to become homeowners and/or achieve economic self-sufficiency	\$66,950.00
ARRA CDBG funds	CDBG eligible activities that maximize job creation and economic benefit	\$2,177,302.00
ARRA Homelessness Prevention Funds	Homelessness and re-housing	\$3,329,685.00
Neighborhood Stabilization Program Funds	Acquisition and rehabilitation for housing units that have been foreclosed and related services.	\$11,506,415.00
Lead Hazard Reduction Demonstration	Reduction of lead paint hazard in rental units, especially those housing families with children	\$4,000,000.00
Public Housing Neighborhood Networks	Increase access to technology for residents of public housing	\$250,000.00
State of Tennessee	Elderly Homemaker Services	\$186,615.00
Tennessee Housing Development Agency Grant	Housing Rehabilitation for Homeowners with Disabilities	\$300,000.00

Leveraging Resources

HCD maximizes the City's Federal entitlement dollars to maximize the impact of its housing and community development programs. Partners that work in collaboration with HCD include other government agencies, private foundations, non-profit service providers, mortgage companies, lenders, and private investors. The efforts to leverage entitlement and other funds with private and other public resources are described below.

HCD has leveraged significant dollars for neighborhood revitalization efforts in partnership with the Memphis Housing Authority. A combination of HOPE VI, private, local government, CDBG, and foundation funding are currently being utilized in the University Place and Legends Park HOPE VI revitalization projects. HCD also provided CDBG funds to support Community and Support Services to residents as part of the College Park HOPE VI in FY2010.

The Renaissance Business Center (RBC) provides technical assistance and loans to persons who wish to start or expand a small business. The RBC

Business Opportunity Fund is a partnership between the Small Business Administration, Southeast Community Capital, the City of Memphis, and makes loans up to \$500,000 to small businesses. In FY2010, there were 23 loans made totaling \$645,500.00. Primarily, loans were made to businesses in the service industry. RBC also administers a Contractor's Assistance Program, which leverages funds by providing small, minority, and women-owned businesses with technical assistance, and information on bonding, insurance, and capital.

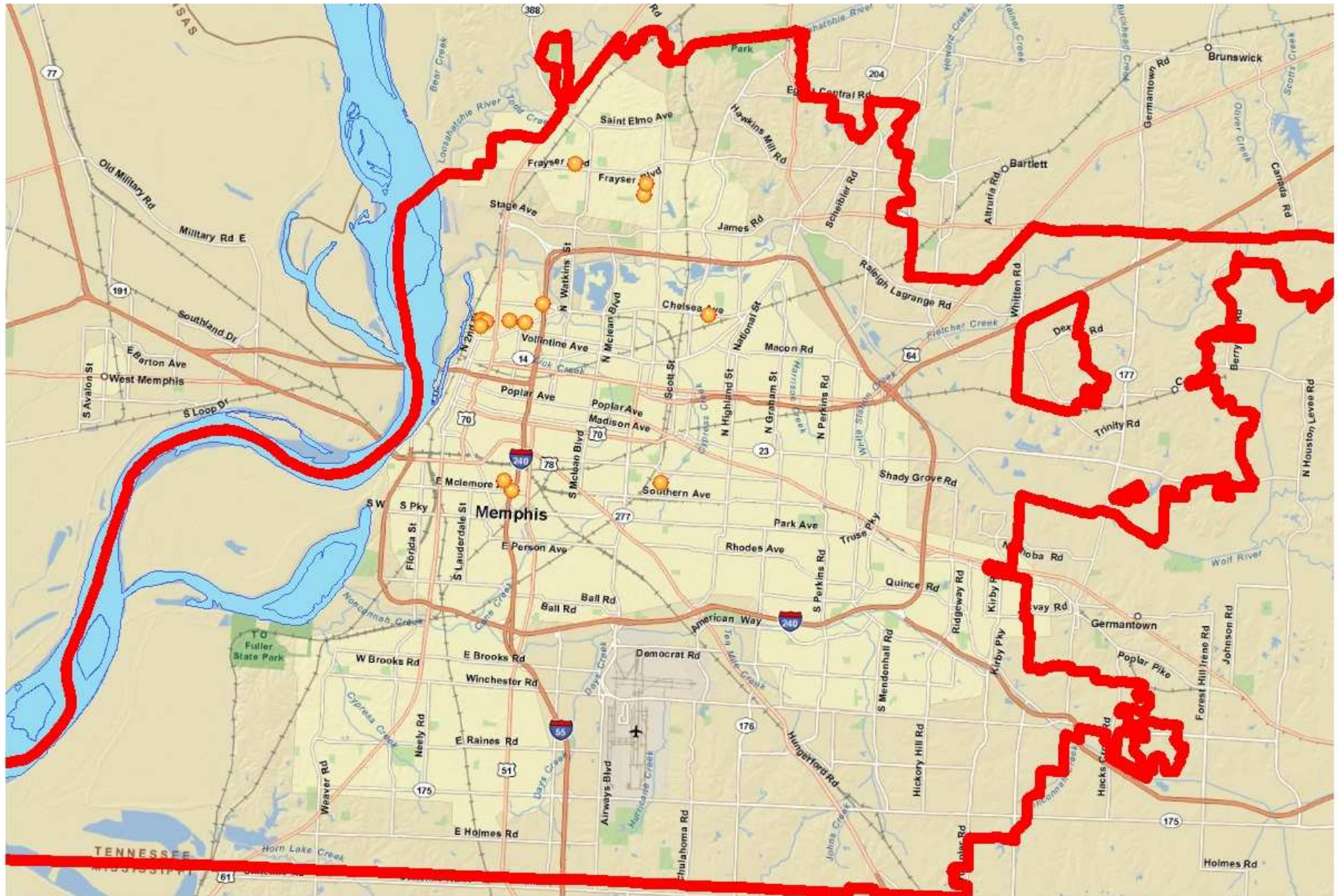
The HCD Real Estate Development and Non-Profit Housing departments leverage funds by providing funding to for-profit and non-profit housing developers to rehabilitate or construct single and multi-family housing units. In FY2010, the Affordable Single and Multi-Family Housing Development program leveraged \$8,386,610.00. HCD is in the last year of a HUD Hazard Reduction Demonstration Grant program, which has leveraged the \$4 million in HUD funds with over \$171,334.00 to reduce lead hazards in multi-family rental units, especially for low-income families with young children. In FY2010, the Down Payment Assistance program leveraged over \$1,639,651.00 in private mortgage financing by providing funds to assist with down payments and closing costs. CHDO projects leveraged approximately \$427,193.67

The HCD Department of Special Needs Department requires leverage from organizations awarded funds through its competitive grant programs. In FY2010, HCD leveraged over \$1,326,423.29 in in-kind, volunteers, and primarily cash match from nonprofit organizations awarded funds through the ESG program. HCD also helps to coordinate the annual application to HUD for funding under the Continuum of Care and received an award in the amount of \$4,599,102.00 during FY2010.

Geographic Distribution

The maps on the following pages indicate the geographic areas where the majority of program entitlements funds were distributed. These maps show the location of the boundaries for CHDO activities; the areas where homeowner rehabilitation efforts have focused; and, the targeted areas for most of the City's competitive grant awards.

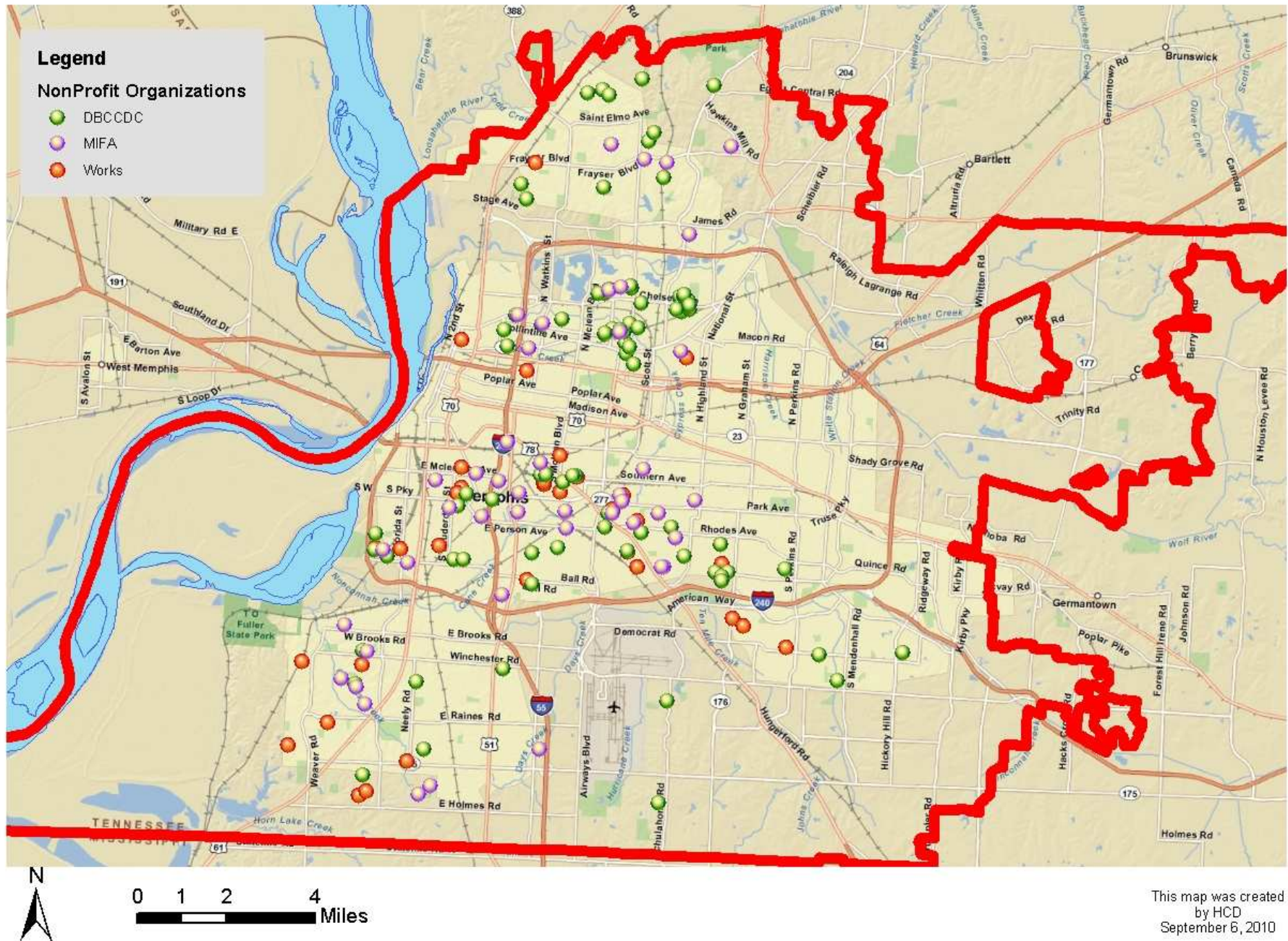
FY 2010 CHDO Units



0 1.25 2.5 5 Miles

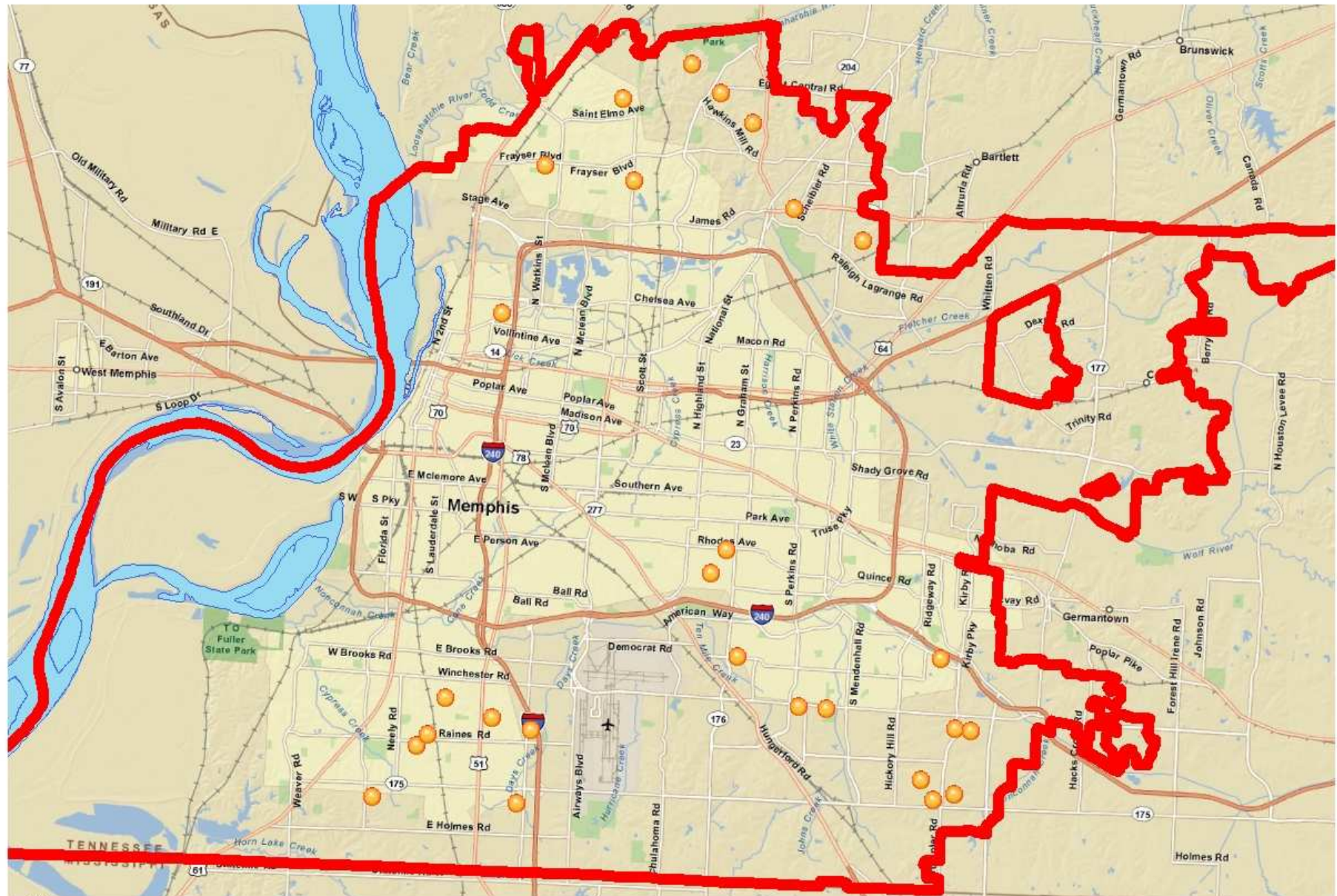
This map was created
by HCD
September 8, 2010

FY2010 Minor Home Repair



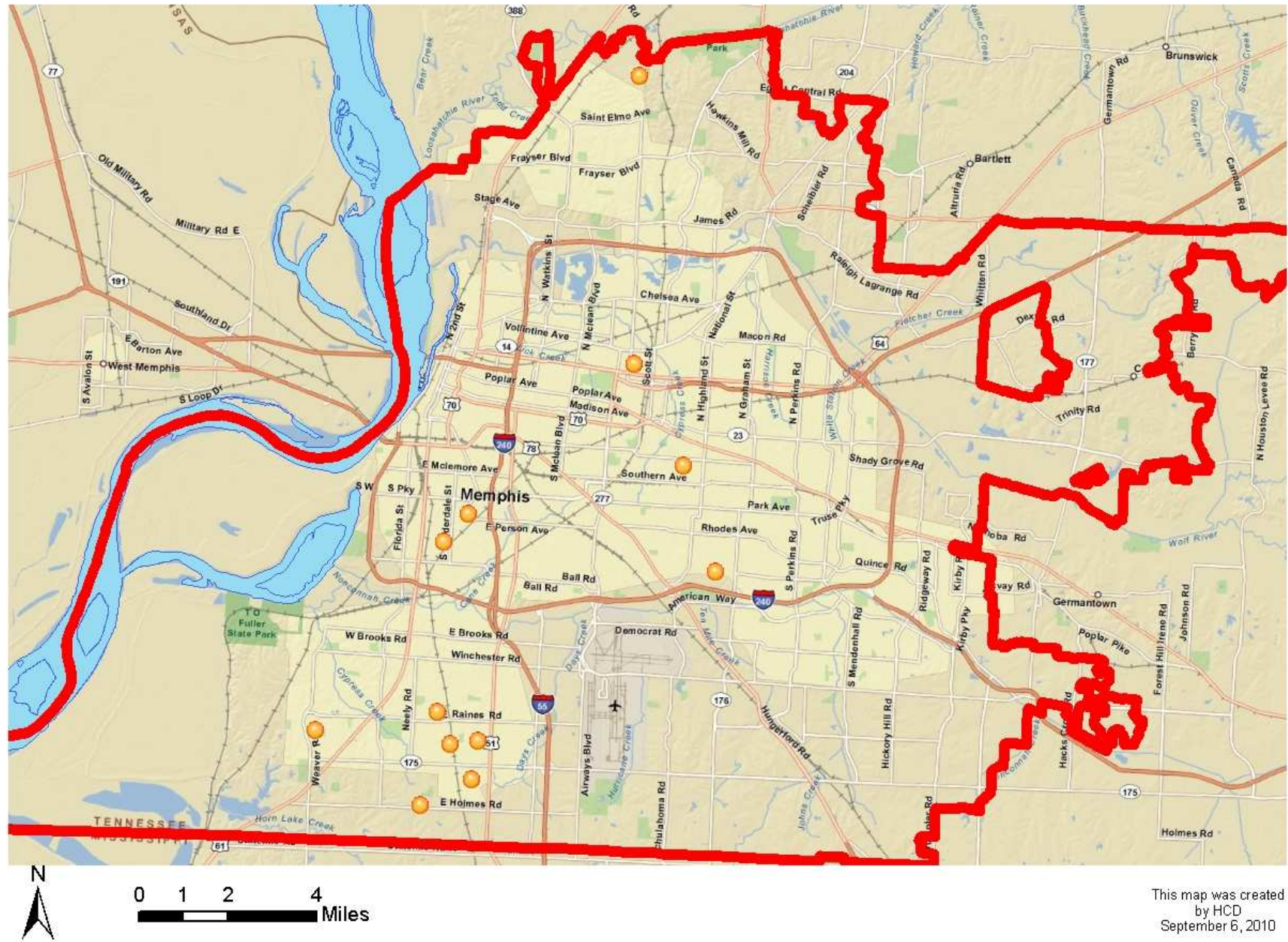
This map was created
by HCD
September 6, 2010

FY2010 Down Payment Assistance



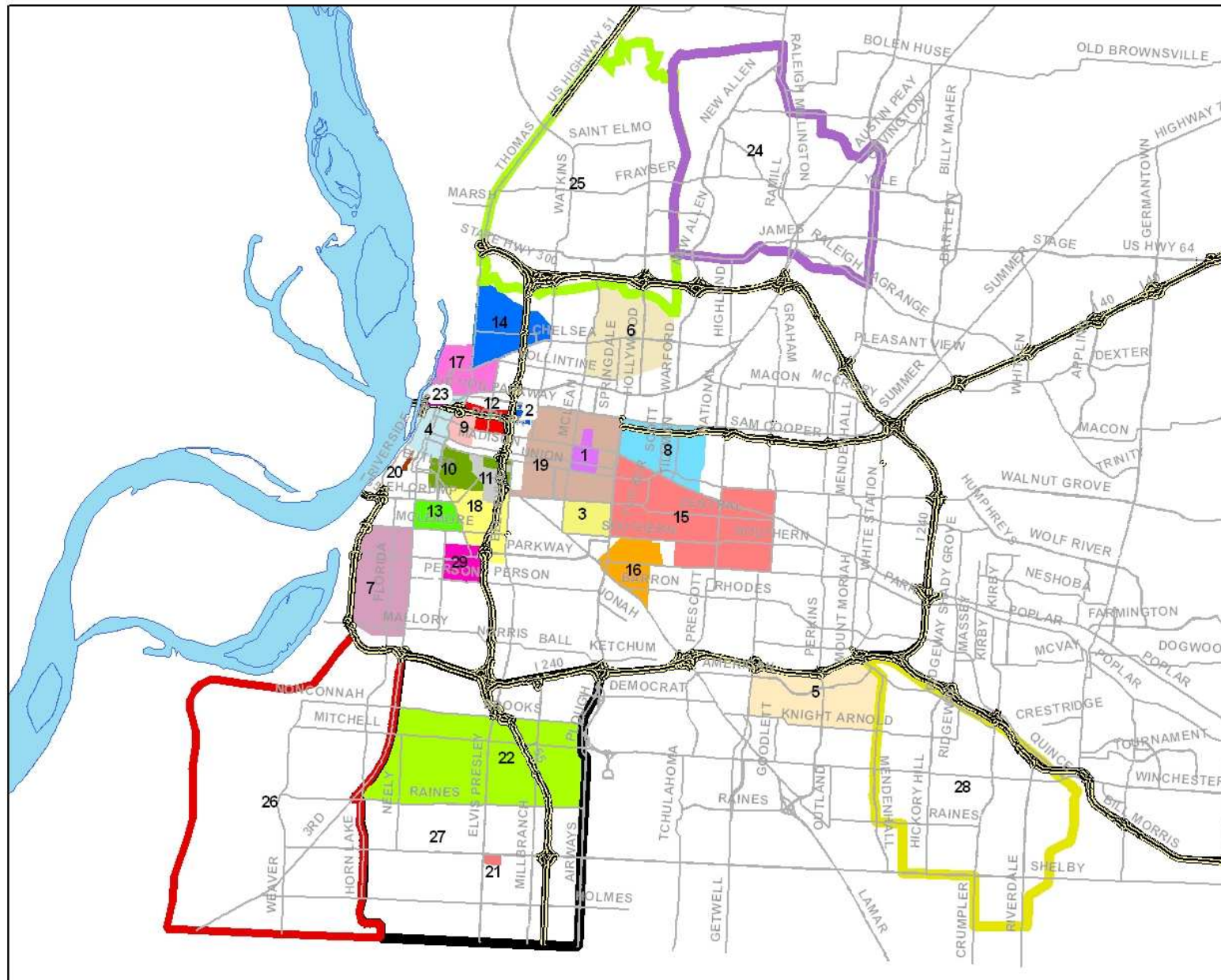
This map was created
by HCD
September 6, 2010

FY2010 HARP Units Completed



This map was created
by HCD
September 6, 2010

City of Memphis Targeted Neighborhoods FY2010



- 1 Overton Square/Arts District
- 2 Sears/Crosstown
- 3 Cooper Young
- 4 Downtown
- 5 Mall of Memphis
- 6 Hyde Park/Douglas
- 7 Riverview-Kansas
- 8 Binghampton-Eastview
- 9 St. Mary's/Victorian Village
- 10 St. Patrick/Linden/Pontotoc
- 11 University Place
- 12 Legends Park
- 13 Fowler
- 14 New Chicago
- 15 Fairgrounds/Beltline/University District
- 16 Orange Mound
- 17 Uptown/Greenlaw/Chelsea/Manassas
- 18 College Park/Soulsville
- 19 Midtown/Jefferson Street
- 20 South Main
- 21 Southland Mall
- 22 Brooks Road/Aerotropolis
- 23 Pinch District/Pyramid
- 24 Raleigh
- 25 Frayser
- 26 West Whitehaven
- 27 Whitehaven
- 28 Hickory Hill
- 29 The Works



This map was
created by HCD.
March 16, 2009

PART II. Three-Year Strategy and Priority Areas: An Overview

Three-Year Strategy

This section provides a summary of the five areas that were identified as housing and community development priorities in the 2008-2010 Consolidated Plan. The priority areas are housing, homeless and special needs housing and services, community and public services, economic development, and neighborhood and community development. The three-year goals and objectives for each priority area are summarized below; however, the reader is referred to pages 1-41 Strategic Plan Section of the 2008-2010 Consolidated Plan for a comprehensive description of the goals, objectives, and strategies for each priority area.

Housing

Memphis' goal for housing is to insure access, opportunity, and choice for all residents of the City of Memphis to decent and quality housing that is affordable and located in safe and appealing neighborhoods.

Housing objectives include:

- I. To assist in the development and production of affordable rental housing.
- II. To assist in the development and production of single-family housing.
- III. To provide assistance to homeowners to preserve and prevent loss of their properties.
- IV. To provide direct and indirect housing assistance to homeowners.

Homeless

The following homeless objectives were proposed for 2008 – 2010:

- I. To assist the development of permanent supportive housing for homeless individuals, persons with children and chronically homeless individuals
- II. To assist the development of new emergency shelters (beds/units) for homeless individuals and women with children who may be subjected to domestic violence.
- III. To assist the development of a permanent supportive housing and a quasi-emergency (Safe Haven type) of facility for homeless mentally ill persons who are unable to access emergency or traditional permanent or transitional housing
- IV. To make available funding that will help to maintain the current inventory of transitional and emergency housing for homeless persons and families with children

The Gaps Analysis identified the high priority needs of permanent supportive housing, housing placement and transitional housing. Sub-populations where the head of household had serious mental illness or were infected with HIV/AIDS were also identified as a high priority need category.

Special Needs Populations

Special needs populations were identified as seven special needs populations: HIV/AIDS, Mentally Ill, Elderly, Chronic Substance Abusers, Developmentally Disabled, Physically Disabled, and Victims of Domestic Violence (the Elderly category also includes the Frail Elderly).

The primary Special Needs goal for HCD is to help ensure that low-moderate income members of special needs populations and their families have access to decent and affordable housing and to associated services and treatment that helps them live as independently as possible.

Objectives:

- I. To make funding available that will assist the development of permanent supportive housing for Special Needs sub-populations
- II. To continue to give preference to funding requests that propose to provide supportive services to Special Needs sub-populations
- III. To make funding available that will respond to the increase demand for tenant-based rental assistance for income eligible persons within the Special Needs sub-populations
- IV. To continue to give preference to funding requests that propose to develop new or rehabilitate public facilities which provide supportive services to income eligible Special Needs sub-populations

Neighborhood, Community & Economic Development

- I. Infrastructure improvements are needed to encourage re-investment in targeted areas
- II. Commercial improvements, small business development, job-creation and employment training programs are tools needed to complement all targeted economic development activities
- III. Elimination of slum and blight conditions are needed to support redevelopment and revitalization efforts in targeted areas;
- IV. Neighborhood planning and citizen input is needed to guide area redevelopment
- V. Public services and facilities are needed to provide social services for low-moderate income youth and their families and the elderly;

Long Term Objectives

- I. To encourage participation of Non-Profit Organizations in the redevelopment of targeted areas
- II. To support organizations that provide public services that create employment alternatives and training, and help to assist the expansion of small business opportunities in targeted areas
- III. To increase the number of neighborhood and public facilities in targeted areas

Short Term Objectives

- I. To implement demolition and clean-up initiatives to remove slum and blight conditions in areas targeted for redevelopment
- II. To provide infrastructure improvements that support the redevelopment of targeted areas
- III. To develop area/neighborhood redevelopment plans
- IV. To develop Neighborhood Resource Centers (public facilities) in target areas

Specific objectives included in the 2008-2010 Strategic Plan for Neighborhood, Community/Economic Development, and Public Services for non-housing community development follow.

- I. To develop and identify funding for plans that propose adaptive reuses of vacant properties that contribute to slum and blight in targeted areas/ neighborhoods.
- II. To give preference to grant requests from organizations and businesses that provide employment training and job opportunities that provide a living wage and to expand small business development efforts in targeted areas
- III. To fund activities that provide recreational, after school, and life enrichment opportunities for youth from primarily low/moderate income families.
- IV. To fund non-profit organizations that provide essential, supportive and public services to senior and elderly persons and programs that seek to improve the self-sufficiency of very-low to moderate-income persons.
- V. To provide funding and support for the renovation and development of public facilities that serve the elderly, special needs populations, and very-low to moderate income persons

PART III PROGRAM ACCOMPLISHMENTS

Housing Activities and Expenditures

Down Payment Assistance

FY10 Expenditures: HOME \$212,061.00

The down payment assistance program helps low and moderate income homebuyers with down payments and closing costs toward the purchase of single family residences. When combined with city-funded assistance, the total amount of private loans leveraged was \$1,639,651.00 and 28 new homebuyers received down-payment assistance in FY10.

Down Payment Assistance

Incomes 51 to 80% MFI**	Incomes 31 to 50% MFI	Incomes <30% MFI	Total
12	14	2	28

** Median Family Income

Single Family Rehabilitation

FY10 Expenditures: CDBG \$168,132.64
 HOME \$224,968.35

The Housing and Rehabilitation Program Department (HARP) offers financial and construction assistance to low and moderate income homeowners in making repairs to their homes. The major focus of this program is to assist low to moderate-income homeowners in bringing their houses into compliance with City Housing Codes. In FY10, the rehabilitation program focused on major home repairs including roofing, electrical repairs, plumbing, and interior finish work. During FY10, the single-family rehabilitation program completed 12 income-eligible houses.

Senior Citizens Minor Home Repair

FY10 Expenditures: CDBG \$456,956.98

This program provides assistance to senior homeowners by performing a variety of minor home repairs on owner-occupied dwellings citywide. The Minor Home Repair program focuses on correcting conditions that directly affect the health and safety of the occupants, such as leaking roofs, weak floors, and no heat. To be eligible for this program, applicants must be at least 60 years old or disabled, and be able to demonstrate that family income meets HUD guidelines for low and moderate-income households. In FY10, the Senior Citizens Minor Home Repair program completed 166 repairs.

Volunteer Home Repair

FY10 Expenditures: CDBG \$50,625.00

The Volunteer Home Repair program is a partnership between the City of Memphis and Service-Over-Self (SOS), a volunteer organization. The City provides the materials and supplies for minor home repairs and program participants provide the volunteer labor to make the repairs to owner occupied homes of senior citizens 60 or older and/or the disabled. Volunteer groups may include, but are not limited to, nonprofit organizations, local businesses, and neighborhood organizations. The Volunteer Home Repair program assisted 10 households in FY10

Owner-Occupied Housing Accomplishments

Program	Expenditures	Total Units Completed	Incomes 51 to 80% MFI**	Incomes 31 to 50% MFI	Incomes < 30% MFI
Single Family Rehabilitation	\$393,100.99	12	4	4	4
Senior Citizen Minor Home Repair	\$456,956.98	166	23	58	85
Volunteer Home Repair	\$50,625.00	10	0	5	5
TOTALS		188	27	67	94

**** Median Family Income**

Tenant Based Rental Assistance

FY09 Expenditures: HOME \$447,395.63

HCD funded seven organizations that administered Tenant Based Rental Assistance for persons with mental illness, women and children, and other persons with special needs. Eight organizations provided services to a total of 111 households.

Housing Program Delivery

FY10 Expenditures CDBG \$1,621,792.77

The Division of Housing and Community Development used CDBG funds in the implementation of the owner-occupied rehabilitation and downpayment assistance programs described in this report. Staff and overhead costs associated with departments that are directly involved in carrying out CDBG eligible housing rehabilitation and development are representative of these expenditures.

Targeted Rental/Multi-Family Housing Development

Trinity Park
FY10 Expenditures: HOME \$78,203.18

HOME funds are being used to construct a 32 unit single family housing development in partnership with Habitat for Humanity.

MIFA Single-family Transitional Housing Rehab Project
FY10 Expenditures: CDBG \$139,905.00

MIFA will use these funds to rehabilitate 85 units of transitional housing for homeless women and children over the next three years.

Pershing Park
FY10 Expenditures: HOME \$1,500,000.00

HOME funds were used to rehabilitate a 160 units affordable housing community in partnership with Alco Management.

Chicago Park Apartments
FY10 Expenditure CDBG \$12,500.00

This cost was incurred rehabbing the Chicago Park Apartments.

Housing Activities of Community Housing Development Organizations

H.E.L.P.I.N.G. CDC
FY10 Expenditures: HOME \$1,450.00

The HELPING CDC used HOME/CHDO funds to complete the construction of a duplex.

LeMoyne-Owen College CDC (LOC-CDC)
FY10 Expenditures: HOME \$29,704.31

The LOC-CDC used HOME/CHDO funds to complete the construction of one new home for sale to HOME income-eligible buyers and to start construction of another.

Neighborhood Housing Opportunities Inc.

FY10 Expenditures:	HOME	\$129,334.68
--------------------	------	--------------

Neighborhood Housing Opportunities Inc. (NHO) used HOME/CHDO funds to complete the construction of eleven rental units.

New Chicago CDC

FY10 Expenditures:	HOME	\$112,475.44
--------------------	------	--------------

The New Chicago CDC used HOME/CHDO funds to complete the construction of three units of HOME eligible housing; and to acquire another unit for rehab, that is currently underway.

Frayser CDC

FY10 Expenditures:	HOME	\$125,315.29
--------------------	------	--------------

The Frayser CDC used HOME/CHDO funds to complete the rehabilitation of three single family houses.

Douglas, Bungalow, Crump CDC

FY10 Expenditures:	HOME	\$25,451.00
--------------------	------	-------------

The Douglas Bungalow Crump CDC used HOME/CHDO funds to acquire and rehab one house.

North Memphis CDC

FY10 Expenditures:	HOME	\$81,604.82
--------------------	------	-------------

In FY10, HOME funds were used by the North Memphis CDC to complete the construction of two units and the acquisition of two lots for future housing development.

CHDO Administration Funds

FY10 Expenditures:	HOME	\$189,241.32
--------------------	------	--------------

In FY10, CHDO administration funds were used to provide support to 10 CHDO organizations. The organizations that benefited from CHDO administration funds include New Chicago CDC, North Memphis CDC, Frayser CDC, Neighborhood Housing Opportunities, MANDCO, HELPING, LeMoyne-Owen College CDC, and the Douglas-Bungalow-Crump CDC.

Homeless Activities and Expenditures

Alpha Omega Homeless Veterans Center (ES)

FY09 Expenditures: ESG \$7,481.00

Alpha Omega Homeless Veterans Center provides displaced and disabled veterans with the social services, e.g. food, shelter, clothing, vocational training, education and job placement assistance, counseling, and referrals to other community services. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Alpha Omega Veterans Services - (OM)

FY10 Expenditures: ESG \$40,307.57

Funds were used to provide case management, referral services, and hospice and palliative care to homeless veterans. Alpha Omega Veterans Services, Inc. projected to serve 93 homeless veterans in their Homeless Veteran Reintegration Program. However, during the program year 104 veterans were served. All clients served had access to mainstream resources.

Case Management, Inc. (HP)

FY10 Expenditures: ESG \$39,456.66

Case Management, Inc.'s Homeless to Housing Program used funds to provide emergency rent and utility assistance to 193 consumers who were in great risk of being homeless in the Memphis and Shelby County area. Included in this group are the dually diagnosed, victims of domestic violence, single fathers with children, HIV/AIDS patients and veterans. The agency achieved 97% of their goals. The agency projected to serve 200 clients. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Catholic Charities, Inc/Genesis House. (ES)

FY10 Expenditures: ESG \$26,666.74

Catholic Charities used funds to provide services for homeless adult men and women with severe and chronic mental illnesses; as well as the dually diagnosed (mentally ill with alcohol and drug addictions). Genesis House provides transitional care services to assist clients in meeting their needs (e.g. meals, transportation, shelter, clothing, financial counseling, medical services and legal services). The agency projected to serve 65 clients. The goal was exceeded. Case management and transitional shelter were provided to a total of 123 homeless adult men and women during this contract period.

Cocaine & Alcohol Awareness Program (CAAP) - (OM)

FY10 Expenditures: ESG \$45,189.59

Cocaine & Alcohol Awareness Program (CAAP) assists individuals with overcoming chemical dependency, homelessness, domestic violence, victimization, and other self-defeating behavior health issues. CAAP used ESG funds for operation and maintenance expenses for the alcohol and drug facility. Within the report period, 118 unduplicated clients were served. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Continuum of Care/HOME Match

Funding was provided to coordinate and deliver housing and social services to lessen the prevalence of homelessness by helping homeless persons to move to self-sufficiency and permanent housing situations. The Continuum of Care includes: prevention, outreach and assessment, emergency shelter, transitional housing, and permanent supportive housing or other permanent housing. Funding was divided between the following four projects:

Alpha Omega

FY10 Expenditure: HOME \$144,855.22

Alpha Omega used HOME funds for the rehabilitation of four buildings which contain two units each (town homes) and which included a total of 31 bedrooms. Three of the eight units are designated as HOME-assisted group homes.

Frayser-Millington North

FY10 Expenditure: HOME \$254,773.00

Frayser Millington Mental Health Center used HOME funds for construction of a 32 unit apartment building for chronically homeless disabled persons. The housing is configured in four buildings of eight units with four units downstairs and four units four upstairs.

Housing Options Inc.

FY10 Expenditure: HOME \$51,643.41

Housing Options used HOME funds to develop and construct 4 new rental units for developmentally disabled persons. Each house is a group home that will be occupied by two or more very-low income persons who will share common space and facilities but maintain separate bedrooms.

TN Mental Health Consumer Association

FY10 Expenditure: HOME \$217,608.53

Funds were used to construct a ten unit single room occupancy housing for mentally ill persons.

Door of Hope Homeless Services – (ES)

FY10 Expenditures: ESG \$18,699.06

Door of Hope used funds to provide services and case management to chronically homeless people. The agency projected to serve 200 individuals. A total of 212 individuals were assisted. The staff also assisted clients with applying for their SSI/SSDI and VA benefits. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Door of Hope Homeless Services

FY10 Expenditures: CDBG \$55,017.00

Door of Hope used funds to provide housing and supplemental case management services to 83 chronically homeless individuals during the contract year.

Homeless Program Delivery

FY10 Expenditures: CDBG \$693,244.73

The Division of Housing and Community used CDBG funds in its implementation of its homeless activities and homeless programs as described in this section. Staff and overhead costs associated with departments that are directly involved in carrying out CDBG eligible homeless housing and supportive services are represented by these expenses.

Karat Place, Inc. – (ES)

FY10 Expenditures: ESG \$5,887.32

Funds were used for the essential services of the transitional shelter which provides transitional housing, family reunification/preservation, drug treatment and counseling. The agency proposed to serve 20. During the contract period, the agency provided services to 19 female ex-offenders. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Karat Place, Inc. – (OM)

FY10 Expenditures: ESG \$7,139.80

Funds were used for the operation and maintenance of the transitional shelter which provides transitional housing, family reunification/preservation, drug treatment and counseling. The agency proposed to serve 20. During the contract period, the agency provided services to 19 female ex-offenders. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Lowenstein House/Housing Case Management/Mentally Ill (ES)
FY10 Expenditures: ESG \$18,108.00

Lowenstein House offers a day program for vocational skills training for adults with mental illness. It also provides social, recreational and educational activities designed to help people achieve self-sufficiency in the community. The agency's consumers require intense services and life skills instruction in order to prevent homelessness. The agency proposed to serve 24 clients. This expenditure represents year-to-date payments for services provided to 50 clients.

Memphis Family Shelter/EEP
FY10 Expenditures: CDBG \$41,268.00

Memphis Family Shelter provides transitional housing and supportive services for homeless mothers and their children. The agency used these funds to provide education enrichment activities that included individual tutoring sessions and field trips. Services were provided to 128 individuals in the Educational Enrichment Program.

Memphis Family Shelter – (OM)
FY10 Expenditures: ESG \$49,428.81

Memphis Family Shelter provides transitional housing and supportive services for homeless mothers and their children. The agency used funds for the operation and maintenance of the transitional shelter. Services were provided to 191 clients (63 women and 128 children) residing at the facility. The agency proposed to serve 150 people.

Memphis Inter-Faith Hospitality Network – (ES)
FY10 Expenditures: ESG \$5,433.40

Memphis Inter-Faith Hospitality Network (MIHN) used funds to provide case management and essential services for homeless families needing transitional housing, permanent housing and supportive services. MIHN provided meals, shelter, transportation other services to 59 individuals during the contract period. Services were provided to fewer people than proposed due to the families remaining in the program for 60-90 days rather than the typical 30-45 day stay. Longer stays are attributed to the affects of the economic recession; making it more difficult for families to transition out of the program. All services for this contract have been completed.

Memphis Inter-Faith Hospitality Network – (OM)
FY10 Expenditures: ESG \$10,600.00

Memphis Inter-Faith Hospitality Network (MIHN) used funds for the operations and maintenance of the MIHN Program. MIHN projected to assist 90 clients. The

agency served 59 clients providing shelter, food, clothing, transportation, case management, and other services. All services for this contract have been completed.

The Salvation Army/Emergency Family Shelter – (OM)

FY10 Expenditures: ESG \$7,500.10

The Salvation Army used funds for the operation and maintenance costs to prevent women and children from becoming homeless. Activities including food, shelter and case management services were projected for 350 clients. However, the agency assisted 406 clients in achieving independent living. All services for this contract have been completed.

The Salvation Army/Emergency Family Shelter – (ES)

FY10 Expenditures: ESG \$30,000.00

The Salvation Army used funds for homeless prevention activities including food, shelter and case management services to assist 406 clients in achieving independent living. The goals of the program are to provide a safe environment for homeless women and their children; and to link clients to resources that lead to permanent, sustainable housing whenever possible. All work for this contract has been completed.

Salvation Army – Resource Housing Center

FY10 Expenditures: CDBG \$25,763.00

Salvation Army used funds to operate a centralized call center for those homeless or in danger of becoming homeless. The Salvation Army proposed to serve 1,000. The agency provided unduplicated services for 6,330 consumers during the contract period. All services for this contract have been completed.

Shield, INC. Family Shelter Program - (HP)

FY10 Expenditures: ESG \$33,220.78

Shield, INC used funds for the Family Shelter Program's to prevent homelessness for 12 households (32 clients) by providing rent and utility assistance. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Shield, INC. Family Shelter Program – (ES)

FY10 Expenditures: ESG \$4,389.48

Shield, INC used funds for the Family Shelter Program's to prevent homelessness for 12 households (32 clients) by providing rent and utility assistance. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Shield, INC. Family Shelter Program – (OM)

FY10 Expenditures: HOPWA \$17,303.20

Shield, INC used funds for the Family Shelter Program's maintenance and operation costs. The goals of the program are to provide emergency shelter for homeless women and children. Services were provided to 32 clients. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Shield, INC. Family Shelter Program – (OM)

FY10 Expenditures: HOPWA \$24,948.05

Shield, INC used funds for the Family Shelter Program's maintenance and operation costs. The goals of the program are to provide emergency shelter for homeless women and children. Services were provided to 27 households, 15 more than what was proposed. A total of 89 clients benefited from the funding. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Synergy Treatment Centers (OM)

FY10 Expenditures: ESG \$8,915.49

Synergy Treatment Center combines stable housing and supportive services. The agency proposed to assist 35 men referred from the criminal justice center who are drug and/or alcohol dependent move toward better health, personal and financial independence, and social reintegration. The agency actually served 21 individuals. Funds were also used to improve the quality of the emergency shelter and to assist with operating and maintenance and to prevent homelessness. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Synergy Treatment Centers (OM)

FY10 Expenditures: ESG \$9,952.08

Synergy Treatment Center proposed to combine stable housing and supportive services to assist 170 men with drug and/or alcohol dependence move toward better health, personal and financial independence, and social reintegration. Funds were used to improve the quality of the emergency shelter and essential services to prevent homelessness. This expenditure represents a final payment that was reported during the last report and paid after the end of the fiscal period.

Non-Homeless Special Needs Populations Activities and Expenditures

Court Appointed Special Advocates (CASA) Volunteer Training

FY10 Expenditure: CDBG \$48,061.82

Court Appointed Special Advocates (CASA) provided child advocacy services to 508 abused and/or neglected children who were placed in foster care. This service is made possible through the recruitment and training of volunteer advocates.

Exchange Club

FY10 Expenditures: CDBG \$53,467.83

The Exchange Club used funds for the Children/Adolescent Domestic Violence Program to provide a comprehensive program of support services, safety planning, counseling, and assessment of community resources for children, adolescents and adults who have experienced domestic violence. Services were provided to 669 clients during this contract period.

Friends-for-Life

FY10 Expenditures: CDBG \$49,968.00

Friends for Life used funds to coordinate the delivery of medical and supportive services to clients via their Wellness University Program. Clients received individualized curriculums, medical treatment, mental health services and daily living skills. Twenty Six clients completed all facets of the program and a total of 439 unduplicated clients with HIV/AIDS were served.

Hope House (OM)

FY10 Expenditure: CDBG \$35,364.02

Hope House used funds awarded to the Strengthening Families for the Future Program to assist 94 children and families affected with HIV/AIDS by providing supportive services that include HIV/AIDS education, violence prevention, health care coordination, life skills/GED, nutrition and health training. The agency projected to serve 150 clients.

Lowenstein House, Inc.

FY10 Expenditures: CDBG \$52,954.89

Lowenstein House used CDBG funds to pay the salaries of two staff members, a Case Manager and a Job Coach who provided services that included basic living skills training, educational and recreational activities, job training, job placement, support groups, and interpersonal skills training skills needed to work and live in the community. A total of 31 adults diagnosed with a serious and persistent mental illness were assisted.

Memphis Center for Independent Living

FY10 Expenditure: CDBG \$17,703.81

MCIL used funds to provide rehabilitation assistance to low and moderate income households that include a disabled individual. In FY10, MCIL provided assistance to 20 households.

Memphis Child Advocacy Center

FY10 Expenditure: CDBG \$50,000.00

Memphis Child Advocacy Center provided ongoing support and assistance with accessing community resources for parents whose children have disclosed that they have been sexually abused. 519 non-offending parents participated in Family Advocate services that included individual sessions focused on providing these parents support and assisted them with accessing community resources and support group sessions.

Meritan, Inc (OM).

FY10 Expenditures: CBDG \$50,000.00

Meritan Inc., by way of the Services for the Visually Impaired Program provided self-help services to individuals who are blind or visually impaired. The funds were used to pay the salary and benefits of the Orientation and Mobility Specialist. All work for this contract was completed.

Meritan (ES)

FY10 Expenditure: HOPWA \$93,457.94

During the contract period, Mertian Inc. provided 35 low-income persons with HIV/AIDS with homemaker services.

Meritan (OM)

FY10 Expenditure: HOPWA \$6,542.06

During the contract period, Mertian Inc. provided 35 low-income persons with HIV/AIDS with homemaker services.

Metropolitan Inter-Faith Association (MIFA)

FY10 Expenditures: CDBG \$32,840.00

MIFA used funds to operate the Senior Companion Program. This program paired active, low-income seniors with homebound, frail seniors who needed assistance with daily living activities. Funds were used to pay the stipends of 27 senior companions who assisted 27 senior clients during the contract year.

MIFA/Senior Companion Program

FY10 Expenditure:	CDBG	\$32,052.63
-------------------	------	-------------

Funds assisted 27 low-income home bound and frail seniors with daily living.

Special Needs Program Delivery

FY10 Expenditures:	CDBG	\$693,244.69
--------------------	------	--------------

The Division of Housing and Community used CDBG funds in its implementation of its activities and programs as described in this section. Staff and overhead costs associated with departments that are directly involved in carrying out CDBG eligible special needs housing and supportive services are represented by these expenses.

Synergy Treatment Center

FY10 Expenditures:	CDBG	\$7,481.30
--------------------	------	------------

Synergy used funds to provide long term residential substance abuse treatment and work therapy services to individuals who are chronic substance abusers. Supportive services were provided to 173 adults who received on-the-job training, resume writing, interview skills classes, GED preparation; and continued employment. Synergy also provides direct substance abuse treatment and prevention services at no charge, to individuals with low or moderate incomes. In exchange for room, board, and clinical treatment, residents may work in one of Synergy's owned and operated businesses or at local businesses with which Synergy contracts.

Title XX Program Match – Help Care Homemaker Project

FY10 Expenditures:	CDBG	\$173,659.19
--------------------	------	--------------

Help Care Homemaker Services provided 85 elderly and disabled residents with homemaker/care taker services which included meal preparation, assistance with personal hygiene, errands and escort services. With the assistance of homemaker aides, participants are empowered to increase their independence and become more self-sufficient.

TBRA Case Management

FY10 Expenditure:	CDBG	\$149,433.07
-------------------	------	--------------

CDBG funds were used by eight agencies (MIFA, Frayser Millington, Grace House, CASE Management Inc, CAAP, Lowenstein House, Door of Hope, and SRVS) to provide operating funds for the administration of the organization's tenant-based rental assistance (TBRA) programs. The agencies assisted 148 clients during the fiscal year.

Non-housing and Community Development Activities and Expenditures

The following are a list of Neighborhood/Community and Economic Development expenditures for Fiscal Year 2010.

Alabama Plaza Demolition

FY10 Expenditures	CDBG	\$26,937.96
-------------------	------	-------------

CDBG funds were used to demolish a vacant apartment complex that had been damaged by fire.

Southeast Community Capital

FY10 Expenditure	CDBG	\$325,232.00
------------------	------	--------------

Southeast Community Capital shall be responsible for providing loans and technical assistance to small businesses in Renewal Communities and other areas designated as economically disadvantaged in the city of Memphis. Nine loans were made totaling \$325,232. Twenty Six jobs were retained and three jobs were created. 175 clients received technical assistance.

Memphis Pyramid Redevelopment (FLOAT)

FY10 Expenditure	CDBG	\$3,200,000.00
------------------	------	----------------

This activity provided a CDBG float-funded loan for a “special economic development” activity. A \$3,200,000 CDBG Float Loan was utilized by the City of Memphis as acquisition funds to acquire full ownership of the Memphis Pyramid. This facility was jointly owned by the City of Memphis and Shelby County, Tennessee. As a result of this acquisition, the City of Memphis obtained sole ownership of the property and will re-develop the Memphis Pyramid into a tourist destination retail center. The float-funded activity was provided as an interim loan from the (PY 2008) FY 2009 CDBG line-of-credit.

Fair Housing Enforcement (MALS)

FY10 Expenditure:	CDBG	\$72,501.53
-------------------	------	-------------

Memphis Area Legal Services operates the Fair Housing Enforcement program which is designed to eradicate issues of unfair housing and promote equal opportunity and fair housing practices in the Memphis area. This program assisted 93 residents of Shelby County with potential fair housing complaints. 36 cases required enforcement action and 5 cases were referred to the Memphis City Attorney/City Courts for further action.

Girls, Inc.

FY10 Expenditure:	CDBG	\$30,907.36
-------------------	------	-------------

Girls Inc., used funds to provide a comprehensive peer-led program that reduces

the barriers between girls and their parents. Teen interns were hired to assist with the program planning and the delivery of group sessions. The program also hired two additional staff members, a coordinator and program director. Girls Inc. projected 250 participants.

Yess Program

FY10 Expenditure:	CDBG	\$12,047.68
-------------------	------	-------------

Mount Vernon Baptist Church assisted 23 children with completing homework, and computer training resulting in all 23 children improving their test scores during the school year.

Mustard Seed, Inc. (Neighborhood Networks)

FY10 Expenditure	CDBG	\$720.00
------------------	------	----------

Mustard Seed Inc. efforts include youth leadership, personal and educational development, civic and life-skills development, improvement to health status, and economic development. This included a tutorial program, computer lab, adult readiness program, summer youth activities, programs in community and civic engagement, and exercise classes served an average of 600 Memphians monthly.

Douglass Bungalow Crump Program Delivery

FY10 Expenditure	CDBG	\$14,459.98
------------------	------	-------------

The Douglass Bungalow Crump CDC was funded using CDBG dollars to support the delivery of programs and services to low to moderate income individuals from the Northeast Resource Center, which is located in North Memphis. This location is the primary offices of Douglass Bungalow Crump CDC, Hyde Park CDC and formerly NEVETS CDC. The programs delivered from the center included various public service programs such as affordable housing programs and community education programs; financial literacy training, and homebuyer's counseling. The North Memphis resource center also serves as the meeting place for such community organizations as the Midtown North Community Collaborative, Top Ladies of Distinction (teen development program), tenant and Douglass and Hyde Park CDC board meetings. Areas Primarily Benefitted: 38107, 38108, 38127, 38128 (All zip codes are considered to be low to moderate income) Clients Served: 700 +

Fair Housing Enforcement (MALS)

FY10 Expenditure:	CDBG	\$141,881.25
-------------------	------	--------------

Memphis Area Legal Services operates the Fair Housing Enforcement program which is designed to eradicate issues of unfair housing and promote equal opportunity and fair housing practices in the Memphis area. This program received 159 new housing complaints; 80 of those required enforcement action;

and 15 of those were litigated through the courts. Two Testing Training sessions were conducted and the MFHC testing pool was increased to 62

Property Maintenance

FY10 Expenditure:	CDBG	\$184,330.00
-------------------	------	--------------

HCD used these funds to cut grass, weeds, and other maintenance items on 262 HCD-owned vacant lots which are being held for future redevelopment. HCD transferred ownership of two lots for a total of \$2.00. This is the result of the Diversity Developer Incubator Class.

Memphis Food Bank – Prepared and Perishable Food Recovery

FY10 Expenditure:	CDBG	\$88,768.26
-------------------	------	-------------

The Food Bank collected and distributed surplus food donated by food establishments to 24 non-profit agencies that serve onsite meals to low-income beneficiaries. Distributed 1,298,061 lbs. of produce to agencies. Made 145,991 lbs. of produce to the pantry for agency shoppers, 561,646 lbs. of bread to agencies and to the food pantry for agency shoppers

After School Tutoring/SRVS

FY10 Expenditure:	CDBG	\$44,913.03
-------------------	------	-------------

The agency provided an academic summer camp and provided parent instruction in areas of drug abuse prevention, behavior management, conflict resolution, and positive health promotion. They served 26 clients.

Summer Enrichment Sports Program

FY10 Expenditures	CDBG	\$83,134.38
-------------------	------	-------------

This is a one-week summer athletic program held at ten high schools in the inner-city. The focus of the program is mentoring, academic tutoring, and motivation as well as athletics. They proposed to serve 500 students

Neighborhood Cleanup & Demolition of Lester School

FY10	CDBG	\$32,000.00
------	------	-------------

The old high school, a 50,000 sq. ft. three-building site built in 1952, was demolished using federal funding made available through the City of Memphis. Plans for the demolition site include a school and workforce development center developed by First Baptist Church Binghampton.

Emmanuel Center
FY10 Expenditures

CDBG

\$30,169.30

The Emmanuel Center Outreach, Inc. 501(c)3 is housed at the Emmanuel Episcopal Center (EEC), which serves the youth and adults of Cleaborn and Foote Homes public housing communities located in South Memphis. The area that is served by EEC is for zip code 38126 87.8% of the children in the service area are the products of single parent homes where the median household income is \$10,734. Emmanuel Center Outreach has created an After School Program and Summer Youth Camp that will help improve the educational levels of youth through an emphasis on educational enrichment and scholarship opportunities. During the program, youth ages (5-14) participate in a twice weekly "Operation Fit Kids" (health and fitness); Math Club; Science Club; Computer Class; and Reading and Writing classes. High School aged participants will meet twice weekly during the school year to participate in career development, tutoring, and various games at the Emmanuel Episcopal Center. During FY2010, the program served 483 children.

Bank Lending Study

FY10 Expenditures

CDBG

\$27,318.00

During the contract period, CDCGM successfully completed the lending study and made four public presentations of the study.

Community Development Program Delivery

FY10 Expenditures:

CDBG

\$638,792.51

The Division of Housing and Community Development used CDBG funds in the implementation of the non-housing community development activities described in this report. Staff and overhead costs associated with departments that are directly involved in carrying out CDBG eligible design and faith based and community development are representative of these expenditures.

Kids in Technology

FY10 Expenditures

CDBG

\$4,586.86

The Kids in Technology program provided hands on job readiness and career opportunities to high school juniors and seniors who attend the parenting program at Pyramid Academy and the architecture program and Southwest Career & Technology Center. During FY2010, the program provided 36 hours of hands on computer classes to 14 students. This expenditure represent a final payment

Administration, Planning and Program Delivery Expenditures

Administration

CDBG Administration

FY10 Expenditures

CDBG \$803,833.40

CDBG program administration funds were expended for the costs and carrying charges related to the execution of community development activities assisted in whole or in part with CDBG funds. A more detailed definition of eligible program administration costs can be found in the Federal CDBG Regulations at 24 CFR 570.206.

Administrative expenditures also supported the administration of community development activities funded by the City of Memphis, State of Tennessee, and other Federal funds, received by HCD. The following expenditures reflect those administrative activities undertaken by HCD during FY10.

HOME Administration

FY10 Expenditures:

HOME 385,269.04

HOME regulations permit the City to use ten percent (10%) of the annual HOME allocation for HCD staff who are responsible for HOME program administration. Only those HCD Departments who administered HOME funded-activities utilized the allocated HOME administrative funds.

HOPWA Administration

FY10 Expenditures:

HOPWA 63,450.00

HOPWA program administration funds were used to pay for grantee costs associated with the administration of HOPWA projects.

ESG Administration

FY10 Expenditures:

ESG \$17,947.00

ESG program administration funds were used to pay for costs associated with the administration of ESG projects.

Planning and other Program Administration Activities

Greater Memphis Interagency Coalition for the Homeless (GMICH)

FY10 Expenditure:

CDBG \$110,880.69

GMICH provided agencies with information to better serve the homeless community. During the contract period 157 agencies (100 members; 51 affiliates

and 6 non-members) were served. GMICH also sponsored the 19th Annual Walk for the Homeless.

Internship Program

FY10 Expenditures:

CDBG \$ 132,574.83

This program provided internships opportunities to 27 college students who are interested in housing and community development and allowed them to learn first-hand about neighborhood development in Memphis. Students from the University of Memphis, Rhodes College and LeMoyne-Owen College participated in this program and were involved in a variety of community based projects.

City-Wide Strategic Plan

FY10 Expenditures:

CDBG \$2,432.52

Funds were used to complete a survey providing a summary of residential property conditions in Memphis to assist HCD in better understanding of neighborhood conditions and housing program needs. Researchers also developed a zone analysis tool that can assist in the identification of patterns of blight.

Alliance for Nonprofit Excellence

FY10 Expenditures

CDBG \$88,276.58

The Alliance for Nonprofit Excellence provided assistance to 8 organizations to help with the preparation of grant applications for Federal programs and to provide research for grant opportunities for projects benefiting low and moderate income persons. Funds supported the Grants Center's costs to provide these services.

Plan and Mat Development

FY10 Expenditures

CDBG \$18,111.29

In FY2010, funds were used to complete an analysis of the potential increment that would be generated from increased property taxes in the area around Cleaborn Homes and that would be available for public improvements.

Neighborhood Plans

FY10 Expenditures

CDBG \$75,000.00

IN FY10, funds were used to support planning efforts in the Cleaborn Homes, University District, and Raleigh Communities.

Assessment of Three-Year Goals and Objectives

All activities undertaken in FY 2010 address the goals and objectives that are presented in the 2008-2010 Three-Year Strategic Plan. Accomplishments are summarized in the following tables for the priority areas of Housing, Homeless, Special Needs Populations, Neighborhood, Community and Economic Development. Reference is made to those activities described as high priorities.

Assessment of Three Year Housing Activities

OBJECTIVE I: INCREASE THE SUPPLY OF RENTAL HOUSING				
3 Year Objective -	2008 Year Actual	2009 Year Actual	2010 Year Actual	3 Year Actual
<u>Programs</u>				
CHDOs/non-profits/for-profits (Rental rehabs)	13	7	13	33
Targeted Multi-Family Housing	208	220 *	85	513
TOTALS	219	227	96	544

* Funds have been expended but not drawn-down in IDIS

OBJECTIVE II: ASSIST THE PRODUCTION OF NEW HOUSING				
3 Year Objective -	2008 Year Actual	2009 Year Actual	2010 Year Actual	3 Year Actual
<u>Programs</u>				
CHDOs/Non-profits	16	6	6	28
MHA HOPE VI Projects	151	0	0	151
TOTALS	167	6	12	185

OBJECTIVE III: PROVIDE DIRECT AND INDIRECT ASSISTANCE TO REHABILITATION EFFORTS				
3 Year Objective -	2008 Year Actual	2009 Year Actual	2010 Year Actual	3 Year Actual
<u>Programs</u>				
CHDOs/Non-profits/for-profits (Single-family ownership)	4	3	4	11
Volunteer Home Repair (owners)	20	16	10	46
Minor Home Repair (owners)	113	181	166	460
HARP Major Rehab	11	18	12	41
Targeted Multi-Family Housing (Rehab)	56	160 *	85 *	301
TOTALS	204	378	277	859

* Also reported under Objective I – Rental Housing

OBJECTIVE IV: TARGETED HOUSING DEVELOPMENT				
3 Year Objective -	2008 Year Actual	2009 Year Actual	2010 Year Actual	3 Year Actual
<u>Programs</u>				
Targeted Single-Family Housing	0	0	32 *	32
Multi-Family Projects (New Construction)	57	60	0	117
MHA HOPE VI Projects	151	55	0	206
TOTALS	208	115	32	355

* In progress

OBJECTIVE V: ASSIST FIRST-TIME BUYERS HOMEBUYERS				
3 Year Objective -	2008 Year Actual	2009 Year Actual	2010 Year Actual	3 Year Actual
<u>Programs</u>				
Downpayment Assistance (DPA)	59	25	28	112
TOTALS	59	25	28	112

FY 2010 represents the third and final year of the Three Year 2009-2010 strategy for the City of Memphis. The City of Memphis expects to meet and exceed these objectives in each of the five objectives identified for housing.

The City's DPA program continues in its efforts to assist low income first-time homebuyers to purchase their first homes using HOME and ADDI allocations. The decrease in demand for entry-level housing in Memphis combined with the increase in credit problems experienced by low-moderate income households, continue to depress the market of first-time homebuyers in the City during FY 2010. The City of Memphis has increased its support and funding to credit and homeownership counseling programs. In 2010, HUD's provision of Neighborhood Stabilization Funds will complement and should help increase the number of first-time homebuyers in the next report period.

The Targeted Multi-Family and Single Family programs are designed to increase the supply of rental and owner-occupied housing in Memphis. In FY2010, HOME and CDBG funds were expended for three activities: Pershing Park (a 160 rental unit acquisition and rehabilitation project), MIFA rental rehabilitation (85 units), and Trinity Park (construction of 32 units for home ownership in partnership with Habitat for Humanity). These efforts are a continuation of the City's objective of targeting rental and owner-occupied housing development in specific areas of the City. Overall, Memphis met the objective for increasing the number of rental units (480) for the 2008-2010 reporting period, with a total of 544 units.

The City's efforts to preserve and prevent losses to existing housing continued to be successful during FY10. The rehabilitation of 12 units was completed by the HARP Major Rehab program while 10 units were completed by the Volunteer Home Repair program; 166 units by the Minor Home Repair program; and 11 units by various CHDOs, nonprofits and for-profits (total for FY2010 of 192). With a total of 614 unduplicated units for the three-year reporting period, the City has exceeded the goal of 525 units preserved.

In conclusion, Memphis objectives for the preservation of existing housing, increasing rental housing opportunities, assisting homeownership, increasing new construction in targeted areas was well met.

ASSESSMENT OF HOMELESS ACTIVITIES 3 YEAR HOMELESS ASSESSMENT TABLES

In FY 2010, the Division of HCD received competitive grant proposals for the use of several funding sources to serve the homeless population. These include CDBG funded Community Service Grants, Emergency Shelter Grants, which are sources of funds that may be targeted to subsidize homeless activities, as well as HOME-funded tenant based rental assistance and HOME-match for construction of supportive housing for the homeless. All ESG funds were awarded to maintain existing emergency shelters / transitional housing or services that already existed. The competitive process used to fund most of the activities that serve the homeless does not guarantee that applications for projects from service providers and housing developers will address the established Con Plan objectives. The following tables illustrate the assessment of the homeless goals and objectives for FY 2010, the third year of the three-year 2008 – 2010 strategy.

	Actual FY2008	Actual FY2009	Actual FY2010	TOTALS
Support the development of permanent supportive housing for homeless individuals, and persons with children.	10	8	5	23
Support the development of permanent supportive housing for chronically homeless persons.	0	32	16	48

Objective 1 addresses the need to develop permanent supportive housing for homeless persons, persons with children and chronically homeless persons. Sixteen agencies provided permanent supportive transitional housing for 1,826 homeless individuals and families. Alpha Omega's Homeless Veterans program used CDBG, ESG and HOME funds to provide hospice and palliative care for homeless veterans. Housing Options, Inc. constructed four permanent supportive three bedroom houses. Memphis continues to emphasize during the Continuum of Care application process the availability of funding to provide matching funds for the creation of permanent supportive housing that focuses on persons with children

	Actual FY2008	Actual FY2009	Actual FY2010	TOTALS
Develop/create additional emergency shelters units that can accommodate homeless individuals	7	0	4	11
Develop/create additional units of transitional housing for women without children who have severe/persistent mental illness.	0	0	4	4

Objective 2 recognizes the need to develop new emergency shelters (beds/units) for homeless individuals and women without children who are severely mentally ill. Two applications were received or negotiated for the development of new emergency shelters for homeless individuals and women without children who are mentally ill. The agencies were Door of Hope and Tennessee Mental Health Consumers Association.

	Actual FY2008	Actual FY2009	Actual FY2010	TOTAL
To develop/create permanent supportive housing for chronically homeless persons who have severe mental illnesses.	0	0	4	4
To support the development of a 20 bed Safe Haven emergency facility for homeless persons unable to access traditional supportive homeless housing	1	0	2	2

Objective 3 addresses the need to create a SafeHaven type of facility for chronically homeless persons. In FY 2010, the Door of Hope was awarded a CDBG/Community Services Grant to provide drop-in assistance to chronically homeless persons that assisted 14 individuals by providing access to showers, laundry facilities, snacks, telephone access, applying for disability assistance, food stamps, housing subsidies, etc. During the current funding cycle Door of Hope was successful in securing additional funding from the Federal Home Loan Board. The contract has been executed to provide 10 units. TN Mental Health Consumers Association was also contracted to construct 10 units for persons with mental illnesses. In total, 77 units were provided.

	Actual FY2008	Actual FY2009	Actual FY2010	TOTAL S
Use Emergency Shelter Grant to assist organizations to provide essential services, rehabilitate facilities, prevent homelessness and operate/maintain facilities to homeless persons/families	285 families	347 families	499 families	1,131 families
	221 persons	687 persons	1,506 persons	2,414 persons
Use Community Development Block Grant funds to provide services to homeless persons/families	126 children	116 children	263 children	505 children
	14 persons	36 persons	121 persons	171 persons
TOTALS	235 persons	723 persons	1627 persons	2,585 persons
	285 families	347 families	499 families	1,131 families
	126 children	116 children	263 children	505 children

Objective 4 addresses the need to maintain the current inventory of transitional and emergency housing for homeless persons and families with children. In addition to families and individuals assisted with ESG funds, 8 units of rental supportive housing was maintained by MIFA who along with CAAP, Karat Place Inc. and Memphis Family Shelter maintained transitional housing units that assisted 1,506 homeless persons and 499 families.

Additionally, the Salvation Army's Homeless Referral Center funded by the CDBG implemented a Community Intake/Assessment and Referral Center, which assisted 6,330 consumers byway of the supportive housing hotline.

In summary, HCD provided funding for 26 programs serving the homeless. This included 21 ESG-funded contracts that served 1,627 homeless individuals and 499 families; 4 CDBG funded program that assisted 263 children from homeless families.

ASSESSMENT OF NON-HOMELESS SPECIAL NEEDS ACTIVITIES - 3 YEAR SPECIAL NEEDS ASSESSMENT TABLES

Permanent Supportive Housing				
Performance Measures				
	Actual FY2008	Actual FY2009	Actual FY2010	Actual 3-Year
Provide Funding that will help to develop new permanent supportive housing for income eligible special needs populations	0	8	4	12

The Permanent Supportive Housing objective seeks to make funding available that will assist the development of permanent supportive housing for Special needs subpopulations. HCD provided funding to Housing Options, Inc. to develop 4 units of permanent supportive housing for the developmentally disabled.

Supportive Services				
Performance Measures				
	Actual FY2008	Actual FY2009	Actual FY2010	Actual 3-Year
Fund supportive service programs that will assist income eligible Special Needs subpopulations	6,466	4765	5,331	16,562

The Supportive Services objective focuses on giving preference to funding requests that propose to provide supportive services to special needs subpopulations. HCD provided funding for homemaker services for the elderly through MIFA and Helpcare Homemaker, to SRVS and Lowenstein House to provide job opportunities for the developmentally disabled and the mentally ill, to Meritan and Synergy to assist clients transitioning out of drug treatment, incarceration and other institutions. Additionally, the HOPWA program provided supportive services that benefited a total of 1,428 persons.

Tenant Based Rental Assistance				
Performance Measures				
	Actual FY2008	Actual FY2009	Actual FY2010	Actual 3-Year
Increase the number of income eligible persons within the Special Needs subpopulations to receive tenant based rental assistance	98	148	148	394

The objective of Tenant Based Rental Assistance is to provide funding that will respond to the increased demand for tenant based rental assistance for income eligible persons within the special needs population. Much success was

achieved with this objective. For FY 2010, HCD provided funds to eight (8) agencies that provided tenant based rental assistance to 148 families including mentally ill women and children, or persons otherwise in a special needs category.

Public Facilities				
Performance Measures				
	Actual FY2008	Actual FY2009	Actual FY2010	Actual 3-Year
Fund improvements to public facilities that will assist income eligible Special Needs populations	0	1	0	1

The Public Facilities Objective seeks to give preference to funding requests that propose to develop new or rehabilitate public facilities that provide supportive services to income eligible special needs populations. No funding was provided for this category during FY2010.

The greater part of the City's accomplishments have been achieved in the special needs categories byway of supportive services. High priority was given to the development of supportive housing for special needs populations. The use of HOPWA funds have provided steady and needed assistance to a growing AID/HIV population. Over the past year, 1,555 have received short-term utility payment, emergency housing, tenant-based rental assistance from the HOPWA program. Use of HOME funds for tenant-based rental assistance supports the needs of very-low income persons with special needs to maintain affordable and decent rental housing. Memphis has a high priority for, and remains open to requests for assistance in developing elderly rental housing. The interest of Special Needs Housing developers and their capacity is increasing. Project planning is aided through the Consolidated Planning process and future results are expected to generate additional units of permanent housing for special needs populations.

Non-housing Community Development 3 Year Non-housing Community Development Assessment Tables

Memphis' non-housing community development needs are addressed by program activities that are grouped under the categories of neighborhood, community and economic development. In FY10, these activities included public facility and services that benefited low/moderate income persons (with specific emphasis on the youth, the elderly, and the unskilled). Assisting with the creation of public facilities is also another objective that is met through the construction of neighborhood facilities and buildings that house service organizations which provide community and public services to low and moderate income persons. Defining non-housing community development needs continue to be a challenge for HCD, however future neighborhood planning efforts will

entail performance measures and indicators based upon non-housing community development objectives/goals. Below are tables that describe FY 2010 outcomes.

Short-Term Objectives:

- To implement demolition and clean-up initiatives that remove slum and blight conditions in areas targeted for redevelopment
- To provide infrastructure improvements that support the redevelopment of targeted areas
- To develop area/neighborhood redevelopment plans
- To develop Neighborhood Resource Centers (public facilities) in target areas
- To support organizations that provide activities that enhances youth academic, vocational, and social skills.

Long-Term Objective:

- To encourage the redevelopment of targeted areas
- To support organizations that provide public services to create employment alternatives and training, and help to assist the expansion of small business opportunities in targeted areas
- To increase the number of neighborhood and public facilities in targeted areas

3 Year Non-housing and Community Development Assessment Table

Activity & 3-Year Projected Spending	2008 Actual Expenditures	2009 Actual Expenditures	2010 Actual Expenditures	Total
Public Facility and Services - <i>\$1,975,000</i>	\$387,898.51	178,719.30	\$15,179.98	\$581,797.79
Youth - <i>\$1,125,000</i>	\$261,783.21	\$132,641.78	\$122,624.23	\$517,049.22
Economic Development - <i>\$1,100,000</i>	\$466,769.90	\$30,653.35	\$3,525,232.00	\$4,022,655.25
OTHER (Neighborhood & Community Development) - <i>\$22,045,000</i>	\$966,510.22	\$963,157.75	\$546,799.04	\$2,476,467.01
TOTALS	\$2,082,961.84	\$1,305,172.18	\$4,209,835.25	\$7,597,969.27

A competitive-grant application (Strategic Community Investment Fund) process is used by HCD's to meet public facility and community service needs. Most public services are funded thru the applications that are received through the SCIF. CDBG funds are used to fund these project activities although the City of Memphis provides significant General Revenue funding for economic

development and other community development initiatives. In developing the Consolidated Plan, HCD considers that the primary funding source for non-housing community development is the CDBG entitlement that is limited to a 15% cap on spending for public services.

City funds are used to primarily address the economic development objectives of job creation and small business development via the services provided by the Renaissance Business Center (RBC) located at 555 Beale. During FY10, the RBC approved 23 small business loans whose value totaled over \$645,500.00 using City resources. In addition, CDBG funds are also used to support organizations that provide employment training and job opportunities.

In summary, Memphis made significant progress in FY 2010 alone. During this period, funding was provided in the form of a float loan to the Memphis Pyramid Redevelopment project that will create over 1000 jobs and funding for several initiatives that provided public services for almost 2,600 low income youth and adults. For the one-year period of FY2010, the City of Memphis has achieved tremendous success with the provision of public services. Plans for economic development and neighborhood redevelopment have reached levels of significant mass. The next three year period will increase in tangible and visible improvements sustainable projects for neighborhoods and the City in general.

ACTIONS TO AFFIRMATIVELY FURTHER FAIR HOUSING

In FY10, HCD continued to plan and implement activities to affirmatively further fair housing and to implement recommendations identified in the 2006 Analysis of Impediments to Fair Housing in Memphis, Tennessee.

HCD allocated \$289,500 in CDBG funds for activities that affirmatively further fair housing in Memphis during the reporting period. This included three contracts:

1. The Memphis Area Legal Services (MALS) contract helps operate the Memphis Fair Housing Center (\$190,000). The Fair Housing Center accepts and investigates complaints and refers cases to the City Attorney for prosecution through the City court system. During the contract period, MALS provided fair housing education and out reach to the residents of Memphis. MALS received 159 complaints from citizens concerning potential housing discrimination; 80 of those complaints required enforcement action and 15 of those were litigated through the courts. Also MALS conducted 2 Fair Housing Tester Training and from those training sessions the Memphis Fair Housing Center testing pool was increased to 62 testers. In addition, MALS made nine (9) group presentations and participated in three (3) TV or radio appearances to discuss Fair Housing issues, especially in regards to predatory lending and the foreclosure crisis. MALS also responded to numerous requests from the public to receive copies of *Renter's Right Guide* and other informational materials.
2. A second MALS contract funds the acceptance and investigation of complaints related to the Memphis Fair Housing Ordinance (\$70,000). During the reporting period, HCD continued its contract with Memphis Area Legal Services Fair Housing Center to accept and investigate complaints related to the City's Fair Housing Ordinance. The Fair Housing Center accepts and investigates complaints and refers cases to the City Attorney for prosecution through the City court system. During the reporting period, MALS assisted 93 residents of Memphis with potential fair housing complaints; 36 of those complaints required enforcement actions; and 5 of those cases were referred to City Attorney/City Court for further actions.
3. The Community Development Council of Greater Memphis (CDCGM) contract provided an update of the bank lending study (\$29,500) for the year 2008. During the contract period, CDCGM contracted with the Center for Community Building and Neighborhood Action (CBANA) to conduct the lending study using the most recent HMDA data. CDCGM conducted three lending study presentations to audiences of CDCs, lenders, and HCD staff. In addition, CDCGM conducted 16

community presentations on predatory lending that reached 149 homeowners.

Additionally, during the grant period, HCD co-sponsored a major fair housing event. On April 30, 2010, HCD partnered with the Fair Housing Alliance of Greater Memphis, the local HUD office, Memphis Consumer Credit, Shelby County Government and other local organizations to present the 10th Annual Fair Housing Conference. The conference, entitled : “Stabilizing Our Future” was presented to approximately 100 people. The conference held sessions on the Nature of the Housing Crisis; Foreclosure Prevention; Importance of Fair Housing Education; Loan Re-modifications; and Financial Education.

In October of 2009, Mayor A C Wharton convened a task force was to oversee and update the Analysis of Impediments to Fair Housing Study for Memphis and Shelby County, Tennessee. To ensure an inclusionary process, this task force will consists of fair housing organizations, local government, advocacy groups, and business leaders. The goal of this group will be to develop actions plans or strategies to overcome the impediments identified in the 2006 study and to examine other impediments that were not identified in the original study and develop action plans to overcome those as well.

The task force formed three sub-committees to address the major impediments identified. These three sub-committees were: Regulations of Housing; Discrimination in Housing; and Housing Affordability, Accessibility and Development. During the course of several meetings throughout the year, each sub-committee developed list of potential impediments to fair housing choices and submitted them to the task force. In consultation with Fair Housing Task Force members and HCD staff, it was determined it was better to develop and a new Analysis of Impediments to Fair Housing Choice (A/I) and Action Plans. In late August a Request for Proposal (RFP) was issued to solicit bids from local and national consultants to develop the City of Memphis new A/I and Fair Housing Action Plan which will incorporate the work of the Fair Housing Task Force.

AFFORDABLE HOUSING NARRATIVE

In FY10, HCD used CDBG, HOME and City funds to implement the following affordable housing program objectives:

1. provide assistance to first-time homebuyers;
2. increase the supply of available and adequate rental units suitable for the elderly, families with children and those that meet the need of disabled persons;
3. provide direct and indirect assistance to low/moderate income homeowners whose homes require major repair rehabilitation as part of the effort to preserve existing housing; and,
4. assist the production of new housing for low/moderate income families.

Evaluation of the progress made in meeting the objectives of these initiatives includes a report of the numbers of persons assisted in each income category and the housing types assisted during the report period. All of the programs implemented by HCD are described in detail in the program accomplishment section for housing and are further evaluated in Part III of this document.

The first affordable housing objective is to provide assistance to first-time homebuyers. The following table depicts progress made in accomplishing this objective.

FIRST-TIME HOMEBUYER ASSISTANCE

	2010 Objective	ACTUAL FY 2010			
Program		<30 %	31-50%	51-80%	TOTAL
Downpayment Assistance (DPA Program)	100	2	14	12	28
TOTALS	100	2	14	12	28

The number of low and moderate-income families that were assisted by the Down Payment Assistance Program (DPA) increased from FY 2009, but still did not come close to the goal of 100 units. In addition to the economic downturn of recent years, the analysis of the housing market for low-to-moderate income households suggests that that demand for entry-level housing has decreased which is compounded by the increase in credit problems experienced by low

income households. The actual number of downpayment loans that were provided in FY10 assisted 28 families. In addition, City-funding for the Memphis Housing Resource Center continues to provide counseling to predominantly first-time homebuyers.

The next affordable housing objective is to increase the supply of available and adequate rental units suitable for the elderly and families with children. The table below presents the accomplishments for FY10.

RENTAL HOUSING

Programs	2010 Objective	Actual Units FY 2010			
		<30 %	31-50%	51-80%	TOTAL
CHDOs and non-profits	6	5	0	8	13
Targeted Multi-Family Housing*	150	0	0	85	85
TOTALS	156	5	0	91	96

*Targeted Multi-Family does not include 160 units for Pershing Park, which was counted in FY2010.

*Goal reported in FY2010 action plan stated 426 in error, 150 is the actual one year goal

One CHDO, Neighborhood Housing Opportunities Management, Inc. produced thirteen rental units in FY 2010. The City's Multi-Family program help to rehabilitate 85 units of affordable rental housing in partnership with MIFA. HCD's repayment of the Section 108 Loan for the Mill Creek Apartment development does not provide net new rental units, yet continues to provide well-managed rental units for very-low to low-income families. The funds used for the 108 payment for Court Square assisted in the development of 75 new apartment units and economic development.

The next affordable housing objective is to provide direct and indirect assistance to rehabilitation efforts that preserve existing housing. To that end, the following table provides an analysis of rehabilitation efforts.

In FY10, the Single-family Rehabilitation Program (HARP) rehabilitated the homes of 12 homeowners. This program along with the Minor Home Repair and Volunteer Home Repair Programs assist in maintaining the existing stock of affordable, owner-occupied housing in low- and moderate neighborhoods. These programs have been very helpful in providing home improvement repairs and renovations to those unlikely to qualify for conventional, private sector, loan assistance.

REHABILITATION & MAINTENANCE OF EXISTING HOUSING

	2010 Objective	ACTUAL FY 2010			
Programs		<30 %	31-50%	51-80%	TOTALS
Senior Citizen Minor Home Repair	105	85	58	23	166
Single-Family Rehabilitation (HARP)	45	4	4	4	12
TOTALS	150	89	62	27	178

The next affordable housing objective is to assist the production of new housing for low/moderate income families. Rental housing and single-family homes for ownership in various neighborhoods are also constructed by Community Housing Development Organizations (CHDOs) within the City. Additionally, the Affordable Single Family Housing Program partners with nonprofit and for-profit developers toward the creation of new single family units.

The following table depicts progress made in accomplishing this objective:

NEW HOUSING PRODUCTION

	2010 Objective	ACTUAL FY 2010			
Activities (Single-family)		<30 %	31-50%	51-80%	TOTAL
CHDO's/Non profits	19	5	0	1	6
Affordable Single Family Housing*	50	0	0	62	62
TOTALS	19	5	0	72	77

Two projects were underway in FY2010 – McKinley Park and Trinity Park. Neither were completed in FY2010.

HCD, as well as non-profit developers, depend upon the local housing market and the desirability of targeted neighborhoods when measuring the outcome of new housing development. Community Housing Development Organizations (CHDOs) also contributed to meeting housing needs through the construction of six single family homes and rehabilitation of four single family homes. Additionally, during FY2010, CHDOs acquired lots and/or began rehab or construction of 4 units which are a combination of single family and rental units.

The competitive affordable single family housing program funded two projects that began in FY2010. McKinley Park, which is the homeownership portion of the Legends Park HOPE VI revitalization effort, includes 30 units. Trinity Park will yield 32 units when completed and is being developed by Habitat for Humanity of Greater Memphis.

CDBG NARRATIVE

Assessment of Relationship of CDBG Funds to Goals & Objectives

The City of Memphis uses Community Development Block Grant (CDBG) funding in its Single-family Rehabilitation, the Volunteer Housing, and Minor Home Repair Programs to rehabilitate owner-occupied housing. These programs combine to help meet the objective of providing direct and indirect assistance that seeks to maintain the existing housing stock. Close to 95% of beneficiaries of the HARP program are elderly homeowners on limited income who are unable to maintain house that have fallen into disrepair and often is in violation of the local housing codes. The Multi-family & Rental Housing Program helps support investor development of affordable rental housing for families with children and the elderly. Neighborhood redevelopment is being supported through Housing and Community Development's partnership with the Memphis Housing Authority's (MHA) and its housing redevelopment initiatives.

CDBG is extensively used for public services that respond to the needs of the elderly, youth, unemployed, poverty-stricken persons and to help create public facilities. Likewise, the elderly, mentally ill, and abused children Special Needs sub-populations are assisted with CDBG funds.

Memphis' use of CDBG funds continues to exceed goals and objectives of providing public and supportive services to homeless individuals and women with children; low-income families; youth; special needs populations including elderly persons. During FY 2010, the City of Memphis achieved its objectives of using CDBG to provide minor and major homeowner rehabilitation; and support multi-family development that produces new, additional rental housing for very-low and low-income persons and families.

In 2010, the City used 98% of its CDBG funds to benefit very-low, and low-to-moderate income persons.

Changes In Program Objectives

No changes have been noted in program objectives. Amendments to the FY 2010 Annual Plan were made available to the public during the Public Hearing held on April 7, 2010. The FY 2010 CAPER summary was made available through public notice and placement at various locations on September 10, 2010.

Assessment of Efforts in Carrying Out Planned Actions

HCD pursued all resources as indicated in the FY2010 action plan in the following way. HCD leveraged \$12,200,000.00 of the City's capital improvement program funds for activities in Uptown, Legends Park, and the Pyramid; City of Memphis General Funds to support economic development and public services; Section 108 Loan funds will be used to support the redevelopment of the

Pyramid as an economic development project in partnership with the Bass Pro Shops; a commitment to apply for additional Section 108 loan funds was made as part of a Brownfields Economic Development Initiative grant application, HCD worked with MHA to applied for additional Section 8 vouchers as part of the Mainstream Voucher program for non-elderly citizens with disabilities, . In combination, these resources leveraged HCD's ability to meet its housing and community development goals and objectives in FY 2010.

The City of Memphis, neither through action, nor willful inaction, hinder the implementation of the Consolidated Plan. Certificates of Consistency were provided upon request in a fair and impartial manner.

Certifications of Consistency

In FY 2010, HCD pursued a number of resources from HUD as indicated in the Annual Action Plan for FY 2010. These include the Continuum of Care funds, and Brownfields Economic Development Initiative and Section 108 funds, Family Self-Sufficiency Programs, Housing Choice Voucher Mainstream Program for Persons with Disabilities, HOPE VI, and Neighborhood Stabilization II funds. Additionally in FY2010, HCD participated in collaborative efforts to apply for new programs with deadlines after FY2010 ended, and these included the Sustainable Communities Regional Planning Grants and TIGER II funds.

HCD also partnered with a number of organizations in their efforts to apply for funds under the HUD 2009 SuperNOFA. The partnerships included financial and other support, such as certifications of consistency with the approved Consolidated Plan. Certifications were provided in a fair and impartial manner. The process for obtaining a certification of consistency involved applicants submitting to HCD a brief program description such that HCD could verify consistency. HCD also provided organizations with information from the current Consolidated Plan so that they could include this information in their applications.

Certifications and other forms of support were provided to the following:

- Support letters and Certifications of Consistency for Federal Home Loan Bank applications for several agencies
- Certification of consistency with Consolidated Plan for various homeless services providing agencies under the Continuum of Care grant to HUD
- Certification of consistency with Consolidated Plan for several agencies providing housing counseling (including Seedco, CD Council, and CDCs for Housing Counseling program to HUD
- Certification of Consistency with Consolidated Plan for MHA for a Public Housing Family Self Sufficiency Coordinator
- Certification of Consistency with Consolidated Plan for MHA for a Housing Choice Voucher Family Self Sufficiency Coordinator/Homeownership Coordinator

Prior Period Adjustments

There were no prior period adjustments for FY2010.

Displacement Narrative

It is the policy of the City of Memphis Division of Housing and Community Development to make every reasonable effort to avoid the displacement of households when activities involve the acquisition, rehabilitation, or demolition of occupied real property. HCD makes its best efforts not to take any housing units of the housing inventory through a number of efforts. These include the following:

In cases where HCD is undertaking a housing development project, the City makes every effort to identify the owners of occupied housing that is the site of a CDBG-assisted project in order to avoid displacement. These efforts include title searches and making pending demolitions public. Once the owner has been identified, every measure is taken to provide them with replacement housing, temporary relocation costs, or rehabilitation.

Rehabilitation Activities

The types, numbers of units, and the amount of CDBG funds expended for rehabilitation programs, and other public and private funds involved are as follows.

The HARP Single Family Rehabilitation Programs is the primary housing rehabilitation program that aims to maintain existing housing stock by providing financial assistance to eligible homeowners. In FY10, the number of units assisted through this program totaled twelve (12). The total amount of CDBG funds expended was \$168,132.64. HOME funds totaling \$224,968.35 were also used to implement these two programs.

The Senior Citizens Minor Home Repair Program provided grants to elderly, disabled, and very-low income homeowners for minor and emergency repairs, and to correct serious code violations or health hazards. During the report period, 166 units were assisted through the Minor Home Repair Program, using \$456,956.98 in CDBG funds. No other types of funds were expended for these programs.

The Volunteer Home Program is an effort in which HCD partners with volunteers who wish to make basic home repairs for elderly, disabled, or very-low income homeowners who are unable to maintain their homes due to limited physical and financial difficulties. In FY09 this program assisted ten homeowners, expending

\$50,625.00 in CDBG funds. No other types of funds were expended for this program.

Neighborhood Revitalization Strategy Area – University Place Progress against Benchmarks

University Place was designated in FY 2005 as a Neighborhood Strategy Improvement Area. Since then, the major activities at University place include acquisition, site remediation, infrastructure development and the completion of Phase I housing construction and lease-up of an 118 unit elderly housing development. Phase II, 151 family rental units, is completed and leased. Phase III consists of 136 family rental units has also been completed. The HOPE VI component of this project was completed in FY 2010, and has provided a 405 units of mixed income, and mixed use rental housing. Construction of a full police precinct is expected to begin the Fall of 2010. Planning is underway for the remainder of the NRSA, including a commercial development study for the Southern part of the area.

FINANCIALS

Properties Sold By HCD in FY 2010

- | | |
|---------------|--------|
| 1. 694 Dunlap | \$1.00 |
| 2. 690 Dunlap | \$1.00 |

Properties Received

There were no properties received in FY2010

5. CDBG Program Income received by:	AMOUNT
a. Revolving Funds:	
Single-unit housing rehab revolving fund	
Multi-unit rehab revolving fund	
Float funded activities	
b. Other loan repayments by category:	
Single-unit housing rehab	93,288.37
Multi-unit housing rehab	322,699.74
CDBG/Rental Rehab	114,645.96
Downtown Multi-unit housing rehab	0.00
Economic Development loan payments	0.00
Loan Supplement Paybacks	0.00
Income received from the sale of property by parcel	0.00
Urban Renewal lease payments	64,812.20
Miscellaneous Revenue	15.11
Resale of property - Single-units	0.00
Resale of property - Multi-units	0.00
Property Rental	0.00
Single Family New Construction	15,839.34
Section 108 M/F Loan	1,143,116.84
Down Payment Assistance P&I	82,870.55
Down Payment Assistance Service Fees	12,811.50
Down Payment Assistance Refunds	38,992.94
Late Charges	6,463.15
Deferred Payment Loans & Grants	7,566.00
Disposition of Federal Property	0.00
Total Program Income	1,903,121.70
6. Prior Period Adjustments:	0.00
Reimbursement made for disallowed cost : n/a	0.00
7. Total CDBG Funds available for use during this reporting period	1,903,121.70

**CITY OF MEMPHIS, DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
LOAN STATUS REPORT AS OF
6/30/2010**

CDBG FUNDED ACTIVITIES		
CDBG SINGLE FAMILY:	BALANCE	LOAN COL
LOANS:		
Owner/Investor Rehab Loans	2,374,147.96	280
DPA Loans	1,784,560.87	766
GRANTS/DEFERRED PAYMENT LOANS: ***		
DPA Grants	3,322,121.20	818
Rebuild Deferred Payment Loans	3,908,548.24	78
Deferred Payment Loans	<u>5,949,045.23</u>	<u>465</u>
TOTAL CDBG SINGLE FAMILY:	17,338,423.50	2,407
CDBG MULTI-FAMILY :		
Multi-Family Rehab Loans		
Tillman Cove	214,164.41	
Dunlap Apartments	66,378.48	
Howell Gardens	914,897.08	
New Dawn Apts.	1,988,979.22	
Greenlaw Apts.	97,479.42	
Claybrook Apts.	7,005.79	
Bermar Apts.	283,464.49	
Appletree Apts.	234,681.60	
Klondyke Gardens	38,641.68	
Longview Hghts.	527,200.57	
Longview Balloon	15,039.51	
Oak Ridge Apts.	263,445.59	
Autumn Park	379,592.03	
Parkway Terrace	40,005.29	
Cypress Garden	224,910.37	
Wicks Ave.	40,989.86	
Burgess Manor	127,604.91	
Myles, T.	3,948.55	
Myles, L.	31,049.44	
Cage, L.	2,879.25	
Lemon, P. & A. & M.	21,943.60	
Crockett Apts.	248,678.63	
Padawer Bros. Props.	57,864.81	
Barron Court Apts.	128,267.32	
Springcreek	2,500,000.00	
Montgomery Plaza	1,740,000.00	
Fowler Homes	169,637.00	
Cleaborn Homes	440,700.00	
Weaver Fields	164,187.32	
Richmond	3,304,542.50	
Springdale	500,000.00	
Chicago Park Place	432,519.68	
J.M. Exum Towers	<u>77,134.00</u>	
TOTAL CDBG MULTI FAMILY:	15,287,832.40	33

CITY OF MEMPHIS, DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
6/30/2010

SECTION 108 LOANS:		
	Millcreek	2,296,612.88
	1st Parking Place	3,000,000.00
	Peabody Place "E"	9,904,702.97
	Court Square	8,500,000.00
	University Place	3,999,704.22
		<hr/>
TOTAL SECTION 108 LOANS:		27,701,020.07
		5
DOWNTOWN HOUSING:		
	Commerce Title	3,000,000.00
		<hr/>
TOTAL DOWNTOWN HOUSING:		3,000,000.00
		1
ECONOMIC DEVELOPMENT:		
	1st Parking Place #2	700,000.00
	Peabody Place/CDBG	2,750,000.00
	Peabody Place/UDAG	14,950,000.00
	Mahalia's Child Center	40,365.30
	Electronic Concepts	7,700.74
		<hr/>
TOTAL ECONOMIC DEVELOPMENT:		18,448,066.04
		5
TOTAL CDBG LOANS/GRANTS	81,775,342.01	2,451

**HOUSING AND COMMUNITY DEVELOPMENT
COMMUNITY DEVELOPMENT BLOCK GRANT
ANNUAL PERFORMANCE REPORT
7/1/09-6/30/10**

PROJECT ID	PROJECT NAME	REMAINING		
		EXPENDED THIS PERIOD	ENCUMBRANCE AT JUNE 30 TH	BUDGETED AMOUNT
CD90001	DIRECTOR'S OFFICE PROGRAM DEL			
84	FY10/PY09 PROGRAM DELIVERY	264,895.33	104,991.00	369,886.33
	SUB-TOTAL	264,895.33	104,991.00	369,886.33
CD90002	ACCOUNTING OFFICE PROGRAM DEL			
85 55	FY10/PY09 PROGRAM DELIVERY	233,661.67		233,661.67
	SUB-TOTAL	233,661.67	0.00	233,661.67
CD90003	HUMAN RESOURCES PROGRAM DEL			
86	FY10/PY09 PROGRAM DELIVERY	149,155.00		149,155.00
	SUB-TOTAL	149,155.00	0.00	149,155.00
CD90008	INFORMATION SERVICES PROGAM DEL			
87	FY10/PY09 PROGRAM DELIVERY	0.00	737.00	737.00
	SUB-TOTAL	0.00	737.00	737.00
CD90004	MONITORING AND COMPLIANCE PD			
12	FY10/PY09 PROGRAM DELIVERY	559,073.95	54,273.50	613,347.45
98	MPHS PYRAMID REDEVELOPMENT (FLOAT)	3,200,000.00		3,200,000.00
90	PROPERTY MAINTENANCE	184,330.00		184,330.00
	SUB-TOTAL	3,943,403.95	54,273.50	3,997,677.45
CD90005	LEGAL			
65	FY10/PY09 PROGRAM DELIVERY	299,036.93	52,298.20	351,335.13
	SUB-TOTAL	299,036.93	52,298.20	351,335.13
CD90009	HARP/REPLACEMENT HOUSING			
44	HARDSHIP REPLCMT HSG PROG DEL	289,132.64		289,132.64
11	VOLUNTEER HOME REPAIR	50,625.00	99,071.87	149,696.87
10	MINOR HOME REPAIR	456,956.98	443,893.54	900,850.52
45 13	HARDSHIP REPLCMT HSG PROG			0.00
9	HARP MAJOR REHAB	168,176.44	283,212.00	451,388.44
	SUB-TOTAL	964,891.06	826,177.41	1,791,068.47
CD90011	FAITH BASED INITIATIVES			
107	EMMANUEL CENTER	30,160.39	5,000.00	35,160.39
5	NEIGHBORHOOD CLEANUP & DEMO/LESTER	32,000.00		32,000.00
77	SOUTHEAST COMMUNITY CAPITAL	214,464.23		214,464.23
	DOUGLASS, BUNGALOW, CRUMP CDC	14,459.98		14,459.98
34 8	CD/FAITH BASED PROG. DELIVERY	354,428.90		354,428.90
	SUB-TOTAL	645,513.50	5,000.00	650,513.50

CD90013 SOCIAL SERVICES

24	SUMMER ENRICHMENT PRG		83,134.83	83,134.83	0.00
SUB-TOTAL		0.00	83,134.83	83,134.83	

CD90014 REAL ESTATE DEVELOPMENT

39	UNIVERSITY PLACE INFRAST				0.00
39	UNIVERSITY PLACE/LAMAR TER ACQ				0.00
39	UNIVERSITY PLACE PHAS I PUB IMPV				0.00
12	CHICAGO PARK PLACE LEASE				0.00
45	RIVERVIEW/KANSAS TEXAS COURT ACQ		160,000.00	160,000.00	
43	FY10/PY09 REAL ESTATE DEV PD	194,548.91		194,548.91	
19	NEW CHICAGO/FIRESTONE RENOV				0.00
7	CHICAGO PARK PLACE LP	12,500.00		12,500.00	
45	MIFA MULTI-FAMILY HSG REHAB	139,905.00		139,905.00	
45	ALABAMA PLAZA DEMO	26,937.96		26,937.96	
SUB-TOTAL		373,891.87	160,000.00	533,891.87	

CD90016 DESIGN

66	FY10/PY09 DESIGN PD		47,403.34	47,403.34	
SUB-TOTAL		47,403.34	0.00	47,403.34	

CD90019 FINANCE

	FY10/PY09 FINANCE PD		290,185.21	290,185.21	
SUB-TOTAL		290,185.21	0.00	290,185.21	

CD90021 SPECIAL NEEDS/HOMELESS

	PERSONAL & CAREER		5,780.05	5,780.05	
48	BROOKHAVEN CARE HOME/PROMOTE COMMUNITY				0.00
41	FY10/PY09 COMM.SVC PD	255,368.34	21,402.48	276,770.82	
28	EDUCATION AND ENRICHMENT	27,180.62		27,180.62	
76	COURT APPOINTED SPECIAL ADVOCATES	48,061.82	4,714.43	52,776.25	
25	DOOR OF HOPE	55,017.00	1,777.73	56,794.73	
53	FAIR HOUSING ENFORCEMENT	72,501.73		72,501.73	
52	GRACE HOUSE OF MEMPHIS		60,000.00	60,000.00	
26	WELLNESS UNIVERSITY	51,326.78		51,326.78	
72	GIRLS, INC./ HEALTH AND WEALTH PGM	30,907.36	27,124.53	58,031.89	
47 96	GMICFTH	110,880.69		110,880.69	
27	HELP CARE - TITLE XX PROGRAM MATCH	173,659.19	34,792.79	208,451.98	
64	HELPCARE HOMEMAKER SERVICES	44,917.10	9,195.28	54,112.38	
19	HOPE HOUSE STRENGTHN FFF	35,364.02	5,245.62	40,609.64	
68	COMM SVC/SPEC NEED PUBLIC FAC PD	255,368.30		255,368.30	
20	KID'S IN TECHNOLOGY	4,586.86		4,586.86	
70 115	LOWENSTIEN HOUSE	52,954.89	2,988.31	55,943.20	
13	MACRO-BANK LENDING STUDY	27,318.00		27,318.00	
3 40	MEMPHIS AREA LEGAL FAIR HOUSING CTR	141,881.25		141,881.25	
3	MEMPHIS AREA LEGAL SVC	58,734.17	131,265.83	190,000.00	
74	MEMPHIS CHILD ADVOCACY CENTER	48,302.72	8,649.42	56,952.14	
14	MEMPHIS FOOD BANK	88,768.26		88,768.26	
28	MEMPHIS FAMILY SHELTER EEP	5,817.00	14,087.38	19,904.38	
6	MEMPHIS URBAN LEAGUE WORKFORCE				0.00
30	MERITAN (SENIOR SERVICES)	48,704.75	4,094.26	52,799.01	

57	MIFA		32,840.00	32,840.00
48	PARTNERS FOR THE HOMELESS	90,343.10		90,343.10
	RISE FOUNDATION/STEP PREP		42,232.01	42,232.01
29	SENIOR COMPANION PROGRAM	32,052.63		32,052.63
59	SALVATION ARMY HRC	25,763.00	60,415.88	86,178.88
64	SHARED COST HOMEMAKER PROGRAM			0.00
4 32	SHELBY RESIDENTAL AND VOC SVC/AFTER			
	SCHOOL TUTORING	44,913.03		44,913.03
62	ALPHA OMEGA VET SVCS			0.00
33	SYNERGY TREATMENT CENTER	7,481.30		7,481.30
73	THE EXCHANGE CLUB/ADOLESCENT DOM VIO			
		53,467.83		53,467.83
7 32	TBRA CASE MANAGEMENT	149,433.97	90,099.77	239,533.74
80	MEMPHIS CTR FOR INDPT LIVING	44,637.48	19,154.59	63,792.07
82	MUSTARD SEED, INC	720.00		720.00
67	YESS PROGRAM	12,047.68		12,047.68
SUB-TOTAL		2,098,480.87	575,860.36	2,674,341.23
CD90028 PORTFOLIO MANAGEMENT				
16	SECTION 108/MILLCREEK			0.00
16	SECTION 108/COURT SQUARE			0.00
69	FY010/PY09 PORTFOLIO PROG. DEL	267,824.14		267,824.14
SUB-TOTAL		267,824.14	0.00	267,824.14
CD90030 PLANNING AND GRANTS				
62	THE GRANTS CENTER	62,591.83		62,591.83
23 31	INTERN CONTRACTS	132,574.83	28,151.17	160,726.00
78	CITYWIDE STRATEGIC PLAN	2,432.52		2,432.52
62	THE ALLIANCE FOR NONPROFIT EXCEL.	25,622.75		25,622.75
31	FY10/PY09 PLAN/GRTS PROG. DEL	154,705.31		154,705.31
56	NEIGHBORHOOD PLANS	75,000.00	19,288.71	94,288.71
42	FARMER'S MARKET			0.00
92	UNITED HOUSING PRG DEL			0.00
63	PLAN & MAT DEVEIOPEMNT	18,111.29		18,111.29
82	NEIGHBORHOOD NETWORK	2,880.00		2,880.00
SUB-TOTAL		473,918.53	47,439.88	521,358.41
CD90039 CENTRAL OFFICE PROGRAM DEL				
88	FY10/PY09 PROGRAM DELIVERY	90,977.37	10,175.00	101,152.37
SUB-TOTAL		90,977.37	10,175.00	101,152.37
CD90000 GENERAL ADMINISTRATION				
29	FY10/PY09 GEN. ADMIN COSTS	803,833.40		803,833.40
SUB-TOTAL		803,833.40	0.00	803,833.40
GRAND TOTALS		10,947,072.17	1,920,087.18	12,867,159.35

HOME NARRATIVE

In FY10, HOME expenditures totaled \$4,216,347.22. HOME funds were utilized in four different priority categories: Housing, Homeless, Special Needs, and Administration. HOME funds subsidized the Tenant Based Rental Assistance (TBRA) Program operated by seven agencies during the reporting period. These agencies provided housing for special needs populations. The seven organizations include Door of Hope, Case Management Inc., Cocaine Alcohol Awareness program (CAAP), Lowenstein House, Grace House, SRVS, and Frayser-Millington MHC, that administered Tenant Based Rental Assistance to persons with physical disabilities, substance abuse problems, and mental illness. Services were provided to a total of 111 individuals. Together, the contracts used \$446,395.63 in HOME funds. Memphis' priorities of meeting the housing needs of the special needs population is being helped thru the use of HOME funds for tenant-based rental assistance. The specific targets are on track as a result of the first year's effort with respect to Memphis' 3 Year strategy.

The following table summarizes HOME expenditures for FY10.

Program	Expenditure	Percentage
Housing	\$2,525,571.07	60%
Special Needs	\$447,395.63	11%
Homeless	\$668,880.16	15%
CHDO Administration	\$189,231.32	4%
HOME Administration	\$385,269.04	10%
TOTAL	4,216,347.22	100%

Housing, the largest expenditure of HOME funds, comprised 51.9% of the total amount of funds expended. The Single-family Rehabilitation Program (HARP) used \$224,968.35 in HOME funds (plus additional CDBG funds) to complete the renovation twelve homes for HOME income eligible homeowners. Of those HARP assisted rehabilitation activities, four households were low-income; four (4) were very-low income; and four were moderate-income. The Downpayment Assistance Program (DPA) used \$212,061.00 in HOME funds to assist 28 new homeowners. Two homeowners were very-low income; Fourteen were low income and Twelve were moderate income.

Seven Community Housing Development Organizations (CHDOs) combined to produce single family development and rehabilitated housing units: H.E.L.P.I.N.G. CDC, North Memphis CDC, Neighborhood Housing Opportunities, Frayser CDC, Douglas/Bungalow/Crump, New Chicago CDC and LeMoyne-Owen College CDC. CHDO housing development efforts resulted in: acquisition of three lots; rehabilitation of four houses; five (5) newly constructed rental units; and six newly constructed houses, and construction of thirteen rental units. Memphis met performance targets during the three-year reporting period according to the 3 Year housing strategies.

HOME funded activities that address Special Needs Populations totaled \$447,395.63 and accounted for close to 11 percent of HOME funds expended. HOME funds expended for Special Needs populations toward tenant-based rental assistance programs serving people with special needs. HOME expenditures used to assist the end of chronic homelessness totaled \$668,880.16 (15%) and have produced thirty-eight units of permanent supportive housing.

4.4% or \$189,231.32 was used for CHDO administration. HOME funds expended for program administration totaled \$385,269.04, or about 9.1%. In both cases, the administration expenditures include prior year payments that were reported after the start of the 2010 fiscal period.

Home Fund Report 07/01/09 - 06/30/10						
	DESCRIPTION	FUND	PROJECT #	AWARD #	TYPE	AMOUNT
DPH	HOME/SINGLE			12459	P & I	3,482.00
217	FAMILY & DPL					
	SUB-TOTAL HOME			12459		3,482.00

HOME FUNDED ACTIVITIES

HOME SINGLE FAMILY:		
LOANS:		
Owner Rehab	59,013.94	6
GRANTS/DEFERRED PAYMENT LOANS: ***		
Reconstruction	2,151,937.80	77
Deferred Payment/HOME	11,846,678.12	540
TOTAL HOME SINGLE FAMILY:	14,057,629.86	623
HOME MULTI-FAMILY :		
Multi-Family Rehab		
National Church Residences	497,500.00	
Harmony Woods	1,035,000.00	
Parkway Commons	2,171,888.57	
Oasis/Danny Thomas	137,631.50	
Oasis/Wellington	240,682.16	
TOTAL HOME MULTI FAMILY LOANS:	4,082,702.23	5
TOTAL HOME LOANS/GRANTS	18,140,332.09	628

*** CDBG and HOME Grants and Deferred Payment Loans are "Conditional Payback Loans"

The Grants and Deferred Payment Loans are all secured by a Deed of Trust.

If the property is sold or refinanced prior to the expiration of the affordability period, the pro rata share of the debt must be paid back. Program income is collected on each of these two categories annually.

The Principal Balance and Loan Count of these two categories are listed to account for the total funds outstanding and are not meant to represent totally collectible items.

HOUSING AND COMMUNITY DEVELOPMENT
HOME PROGRAM
ANNUAL PERFORMANCE REPORT
7/01/09 - 6/30/10

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 TH	BUDGETED AMOUNT
HOME PROGRAM ' 00				
	COMM HSG DEV ORG			0.00
	SUB-TOTAL	0.00	0.00	0.00
HOME PROGRAM '01				
				0.00
	SUB-TOTAL	0.00	0.00	0.00
HOME PROGRAM '02				
				0.00
	SUB-TOTAL	0.00	0.00	0.00
HOME PROGRAM 03				
81	MULTI FAMILY HSG DEV/MCKINLEY PARK			0.00
	SUB-TOTAL	0.00	0.00	0.00
CD90033	HOME PROGRAM 04			
4	TENANT BASED RENTAL ASSISTANCE	10,738.75		10,738.75
	SUB-TOTAL	10,738.75	0.00	10,738.75
CD90048	HOME PROGRAM 05			
4	TBRA-FRAYSER/MILLINGTON MHC	30,846.00		30,846.00
4	TBRA- SHELBY RES & VOC SVC	68,114.00		68,114.00
81	MULTI FAMILY/ CLEABORN-MCKINLEY	0.00		0.00
34	H.E.L.P.I.N.G. CDC PROJECT	1,450.00		1,450.00
34	LEMOYNE OWEN COLLEGE CDC PROJECT	29,704.31		29,704.31
34	NEW CHICAGO CDC PROJECT			0.00
35	LEMOYNE OWEN COLLEGE CDC ADMIN	15,184.80		15,184.80
34	NEVETS CDC			0.00
34	ORANGE MOUND CDC PROJECT			0.00
35	THE WORKS ADMIN			0.00
34	THE WORKS PROJECT			0.00
	SUB-TOTAL	145,299.11	0.00	145,299.11
12257	HOME PROGRAM 06			
60	ALPHA OMEGA HOME MATCH CC			0.00
60	HOUSING OPTIONS INC	51,636.41		51,636.41
60	FRAYSER MILLINGTON NS CC	5,000.00		5,000.00
81	MULTI FAMILY/ ALCO.PERSHING PARK	1,500,000.00		1,500,000.00
81	MULTI FAMILY HSG DEV/MCKINLEY PARK			0.00
19	NEW CHICAGO ADMIN	658.80		658.80
85	HELPING CDC			0.00
85	NHO MANAGEMENT PROJECT			0.00
	SUB-TOTAL	1,557,295.21	0.00	1,557,295.21

12301	HOME PROGRAM 07			
9	HARP SINGLE FAMILY REHAB		2,400.00	2,400.00
4	TBRA - CAAP CASE MANAGEMENT	61,186.40		61,186.40
4	TBRA - CASE MANAGEMENT TBTA	103,397.00		103,397.00
54	HOME MATCH/ ALPHA OMEGA	144,855.22		144,855.22
35	COOPER YOUNG ADMIN			0.00
34	COOPER YOUNG PROJECT			0.00
15	DPA	10,000.00		10,000.00
52	LOWENSTEIN HOUSE			0.00
52	SERENITY RECOVERY CTRS			0.00
35	DOUGLASS, BUNGALOW, CRUMP ADMIN			0.00
34	DOUGLASS, BUNGALOW, CRUMP CDC			0.00
35	FRAYSER CDC ADMIN	10,000.00		10,000.00
34	FRAYSER CDC PROJECT	1,650.78		1,650.78
81	MULTI FAMILY/ ALCO.PERSHING PARK			0.00
81	TARGETED MULTI/SF HSG			0.00
35	NEW CHICAGO CDC ADMIN			0.00
34	NEW CHICAGO CDC PROJECT	69,022.44		69,022.44
35	NORTH MEMPHIS CDC ADMIN	18,827.04		18,827.04
34	NORTH MEMPHIS CDC PROJECT	15,125.00		15,125.00
35	NHO MANAGEMENT ADMIN	5,000.00		5,000.00
34	NHO MANAGEMENT PROJECT	129,334.68		129,334.68
35	RIVERVIEW/KANSAS CDC ADMIN			0.00
37	HOME ADMINISTRATION COSTS			0.00
SUB-TOTAL		568,398.56	2,400.00	570,798.56
12341	HOME PROGRAM 08			
15	DPA	57,845.00		57,845.00
34	DOUGLASS,BUNGALOW,CRUMP CDC	25,451.00	91,463.78	116,914.78
45	MULTI FAMILY/HABITAT FOR HUMANITY	78,203.18		78,203.18
9	HARP REHAB PROGRAM	143,539.78	404,626.00	548,165.78
34	FRAYSER CDC	84,164.51		84,164.51
35	FRAYSER CDC ADMIN	8,000.00		8,000.00
7	FRAYSER MILLINTON MHC	254,773.00		254,773.00
	TN MENTAL HEALTH CA		23,366.47	23,366.47
4	FRIEND FOR LIFE		200,000.00	200,000.00
4	TBRA - DOOR OF HOPE	50,629.55		50,629.55
4	TBRA - LOWENSTEIN HOUSE	47,452.50		47,452.50
35	HELPING CDC ADMIN	9,505.00		9,505.00
34	NEW CHICAGO CDC	43,453.00		43,453.00
35	MANDCO ADMIN	30,560.38		30,560.38
37	HOME ADMINISTRATION COSTS	265,898.43		265,898.43
SUB-TOTAL		1,099,475.33	719,456.25	1,818,931.58
12389	HOME PROGRAM 09			
15	AMERICAN HOME DREAM (DPA)	144,216.00		144,216.00
44	HARP SINGLE FAMILY REHAB	206.00		206.00
9	HARP REHAB PROGRAM	81,222.57		81,222.57
34	FRAYSER CDC	39,500.00		39,500.00
35	DOUGLASS ADMIN	20,536.22	126,463.78	147,000.00
52	TN MENTAL HEALTH CONSUM ASSOC	217,608.53		217,608.53
4	DOOR OF HOPE		210,600.00	210,600.00
4	TBRA - GRACE HOUSE	13,561.43	140,518.57	154,080.00
4	TBRA - FRAYSER MILLINGTON MHC	61,470.00	279,638.00	341,108.00
35	HELPING CDC ADMIN	39,999.37	0.63	40,000.00
34	LEMOYNE OWEN CDC		230,000.00	230,000.00
34	NHO MANAGEMENT		350,000.00	350,000.00
45	MULTI FAMILY/OASIS OF HOPE		941,149.00	941,149.00
34	NORTH MEMPHIS CDC	66,479.82	22,839.32	89,319.14
35	NORTH MEMPHIS CDC ADM	30,969.71		30,969.71
37	HOME ADMINISTRATION COSTS	119,370.61		119,370.61
SUB-TOTAL		835,140.26	2,301,209.30	3,136,349.56
GRAND TOTALS		4,216,347.22	3,023,065.55	7,239,412.77

HOME Match Report

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

OMB Approval No. 2506-0171
(exp. 05/31/2007)

Part I Participant Identification				Match Contributions for Federal Fiscal Year (yyyy) 2009				
1. Participant No. (assigned by HUD) M-09-MC-47-0202		2. Name of the Participating Jurisdiction CITY OF MEMPHIS		3. Name of Contact (person completing this report) Don Campbell				
5. Street Address of the Participating Jurisdiction 701 North Main				4. Contact's Phone Number (include area code) 901-576-7370				
6. City Memphis		7. State TN	8. Zip Code 38107					
Part II Fiscal Year Summary								
1. Excess match from prior Federal fiscal year				\$	24,809,656.82			
2. Match contributed during current Federal fiscal year (see Part III.9.)				\$	6,255,040.67			
3. Total match available for current Federal fiscal year (line 1 + line 2)					\$ 31,064,697.49			
4. Match liability for current Federal fiscal year					\$ 6,255,040.67			
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)					\$ 30,010,610.68			
Part III Match Contribution for the Federal Fiscal Year								
1. Project No. or Other ID	2. Date of Contribution (mm/dd/yyyy)	3. Cash (non-Federal sources)	4. Foregone Taxes, Fees, Charges	5. Appraised Land / Real Property	6. Required Infrastructure	7. Site Preparation, Construction Materials, Donated labor	8. Bond Financing	9. Total Match
Downpayment Assista	9/1/2009	\$1,639,651						\$1,639,651
Targeted Multi/Single f	8/4/2009	\$1,349,666						\$1,349,666
CHDO Projects	3/1/2010	\$427,193.67						\$427,193.67
Single-Family Rehab	7/1/2009	excess match						excess match
TBRA	7/1/2009	excess match						excess match
HOME Match	7/1/2009	\$2,838,530						\$2,838,530

FY10 HOPWA NARRATIVE

During the period from July 1, 2009 through June 30, 2010, the City of Memphis, acting through six (6) project sponsors administered HOPWA-funded projects that expended approximately over two (2) million dollars. The project sponsors were Meritan, Inc., Family Services of the Mid-South, Friends For Life, Hope House Day Care, Urban Family Ministries, and Case Management, Inc. They provided a range of housing and supportive services to residents of eight counties in the Memphis EMSA, which includes Fayette, Shelby and Tipton counties, in Tennessee; DeSoto, Marshall, Tate and Tunica counties in Mississippi; and Crittenden County, Arkansas. Approximately 40% of the funds were expended on housing subsidy and housing placement assistance and 60% on supportive services. 567 households received housing / housing placement assistance while 861 benefited from HOPWA-funded supportive services. All housing assistance was accompanied with case management and preparation of a housing plan.

All project sponsors and programs funded in FY 2010 were selected competitively.

All project sponsors are headquartered in Memphis, the urban center of the EMSA that includes eight counties in three states. Eligible project sponsors in the outlying counties are few and no applications for HOPWA funding have been received from them in the past several years. Memphis agencies with significant administrative capability and capacity provide housing and case management services to these areas.

The agencies have provided the following information about services provided and barriers encountered in the provision of services.

Case Management, Inc. – Housing Operations and Supportive Services

Case Management, Inc. and Whitehaven Mental Health Center merged and Case Management continued to operate Peabody House, a 12-bed short-term supportive housing facility that provided shelter and supportive services in the form of alcohol and drug and mental health depression sessions. Housing was provided to 116 homeless persons infected with HIV/AIDS for up to 120 days until resident transitioned into permanent housing. Peabody House served residents from throughout Memphis's Eligible Metropolitan Statistical Area. Residential Technician provided 24-hour, seven days a week support. Other core services includes three nutritious meals and snacks daily as well as access to laundry, personal hygiene products. Other support services included medication monitoring, assistance with scheduling medical appointments, referrals, and emergency transportation, etc. All 116 residents participated in the alcohol and drug and mental health sessions.

Case Management, Inc.'s Peabody House identified the following service delivery barriers:

1. Supportive services – There is a lack of affordable literacy programs and there is a need for life skills coaching and parenting skills. Out of care residents have a challenge to find or be approved for insurance.
2. Housing affordability – There is a lack of employment availability to provide generated income for residents to obtain housing. Assistance programs often run out of funds to service those in need. Past due utility assistance is needed for assistance with housing.
3. Multiple Diagnoses – Residents diagnosed with mental health, physical issues, substance abuse and HIV/AIDS simultaneously have difficulty coping with life challenges. With diabetes being a high risk for persons with HIV/AIDS, this is a common factor of residents dealing with multiple diagnoses.
4. Credit History – Poor credit due to past life style decisions and activities. Persons have difficulty repairing credit histories without income.
5. Housing Availability – There is not enough permanent housing available for Peabody House residents to transition into. In addition, homes are not passing inspection, which delays the assistance process.
6. Eligibility – Background checks make it impossible.
7. Rental History – Many Peabody House residents have poor past rental activity.
8. Technical Assistance – There is no affordable training available to the resident. There are no funds to take the GED test.
9. Criminal Justice – Most homeless individuals have a criminal background due to the choices and environments in which they have lived in.

Family Services of the Mid-South, Inc.

Family Services provided short-term rent, mortgage, and utility (STRMU) assistance, permanent housing placement, and supportive services for eligible persons primarily in Shelby, Fayette, and Tipton counties in Tennessee during the first quarter of FY 11. During this time period, Family Services provided 55 household with STRMU services; 10 household with Permanent Housing Placement; and 20 clients with homemaker services. Due to Family Services ceasing operations at the end of September 2009, Friends for Life assumed Family Services STRMU and Permanent Housing Placement clients, while Meritan, Inc. assumed providing homemakers services to those former clients of Family Services.

Friends For Life – Housing Operations and Supportive Services Contract

Friends For Life operates a sixteen (16) unit Shelter Plus Care (S + C) assisted permanent housing facility at 35 Claybrook. Each household pays 30 percent of his or her income for rent and the HUD S + C funds pay the balance of the rent. HOPWA funds were used for housing repairs, housing operations staffing, and operations of the permanent housing facility. Friends for Life served 17 unduplicated households during the reporting period.

Supportive services was the form of the Wellness University, a HIV education and adherence program which has grown to include daily living skills, literacy and GED classes, economic and financial empowerment training, and referral to vocational training. Friends For Life served 439 unduplicated participants without housing assistance and the 17 participants of the S + C assisted permanent housing facility.

Friends For Life reported no service delivery barriers with regard to this program.

Friends For Life – Short-Term Rent, Mortgage and Utility Assistance

Friends For Life provided STRMU assistance to 168 households in DeSoto, Tate, Tunica, and Marshall Counties in Mississippi and Crittenden County, Arkansas. Friends For Life added Shelby County to its service area when Family Services of the Mid-South discontinued operations. Case Managers worked to reduce the risks of homelessness among participants in the program. They assessed participant's strengths and weaknesses, helped tenant set goals, identify and locate resources necessary for individuals to be able to maintain housing. Case Managers worked closely with agencies in Mississippi, Arkansas, and Tennessee informing them about the program, accepting referrals and collaborating with regard to obtaining additional resources for the participants in the program.

Friends For Life noted the following barriers to service delivery:

1. Housing affordability, eligibility - consumers within the Eligible Metropolitan Statistical Area have limited income and resources. The majority of households that receive STRMU have fixed incomes of Social Security or Aid to Families with Dependent Children. Limited income makes it extremely difficult for households to afford fair market rent. Households therefore need to continually return for STRMU assistance.
2. Housing availability – The Section 8 Public Housing Program in Tennessee, Mississippi, and Arkansas has been closed for accepting applications for a number of years. As a result, there is no alternative affordable housing for persons who would benefit from subsidized housing.

3. Eligibility – Some applicants for assistance resided outside the targeted geographical area, persons living with HIV/AIDS not getting letter for reasonable accommodation, no income and duplication of HUD subsidies.

Friends For Life Corporation - TBRA

Friends For Life Corporation provides a comprehensive continuum of prevention and supportive services regarding HIV/AIDS under two major divisions; Aloysius Home Housing Services and Wellness Program. The Housing Services, which are HUD funded, include permanent supportive housing for homeless persons with HIV/AIDS in an agency-owned apartment building that has fifteen (15) one-bedroom apartments and one (1) two-bedroom apartment. A Tenant Based Rental Assistance program provides up to 55 rent-subsidized housing vouchers in Shelby, Fayette, Tipton counties in Tennessee, Crittenden County in Arkansas and Desoto, Tunica, Tate and Marshall Counties in Mississippi. Other housing assistance includes Short-Term Rent, Mortgage and Utility Assistance provided to persons with HIV/AIDS in Desoto, Marshall, Tate and Tunica counties in Mississippi, Shelby, Tipton and Fayette counties in Tennessee and Crittenden, Arkansas. Intensive case management and other supportive services are provided to residents of all housing programs of the agency.

The TBRA program serves persons living in Mississippi in the counties of Desoto, Tunica, Tate and Marshall, in Tennessee, the counties of Shelby, Tipton and Fayette and in Arkansas, Crittenden county. This program is a homeless prevention program and provides assistance in order to prevent individuals from becoming homeless.

Many persons are at risk of becoming homeless because of 1. Having to pay more than 30% of their income for rent. 2. Lacking adequate income or 3. Having inadequate living skills such as budgeting, housekeeping, etc. to be able to maintain housing.

Friends for Life listed the following barriers to service delivery:

- A. Difficulty in locating qualifying 1 (one) bedroom units in Arkansas and Mississippi. Most units in those two states are 2 and three bedrooms which rent less than a one and two bedroom in TN.
- B. Participants have been denied housing due to delinquent bills.
- C. Participants are denied housing due to background check (Assault, Murder, Etc)
- D. Limited housing stock available in rural areas. The program coordinator and case managers have had to be creative and work closely with landlords in the community to develop relationships and a willingness among landlords to rent/lease to clients with credit and or criminal justice histories that are less than satisfactory.

- E. Waiting List - We keep a tracking form of names and contact numbers of consumers who have placed their names on the waiting list to be called. Once TBRA is open we begin to contact the consumer as listed on the form. If we are unable to contact the consumer due to phone disconnection or no longer living in the household with no forwarding number, then we document date and time of call. The consumers who we are able to contact will be instructed where to pick up an application with other instructions as followed.

Hope House Day Care - TBRA

Hope House provides day care and social services to children and families infected and affected by HIV/AIDS. The social service programs we provide are parenting classes, play therapy for children, individual counseling, GED classes, life skills classes, HIV/AIDS education, support groups, emergency financial assistance, advocacy, and referrals. The housing program we provide is Tenant Based Rental Assistance. Rebecca Bump, MSSW, is the primary contact for this project.

During this program year our goal is to find suitable housing for our families, continue to provide supportive services to the families already in our TBRA program, and successfully transition families into affording their own housing, when possible. This program year we have housed two new families in safer and more affordable housing, have successfully transitioned three families into their own housing or housing with family, and continue to serve four other families with TBRA housing and supportive services. We served a total of ten families through the TBRA housing this program year.

Hope House does not have any barriers.

Meritan, Inc.

Meritan, Inc. provided in-home supportive services to thirty-five (35) Memphis and Shelby County residents living with HIV/AIDS. The in-home supportive services included: assistance with personal care and grooming; assistance with daily household chores; assistance in obtaining appropriate medical care; giving assistance and instruction to individual or caregivers in taking or giving medications; and help with other simple healthcare routines. Meritan, Inc. employed two (2) F/T home care specialist, and one (1) P/T homecare specialist to provide the above services. The homecare specialists were supervised by a case manager who develops for each client a comprehensive service plan.

Meritan, Inc. reported that the lack funding for homemaker services as a barrier. Meritan, Inc. was only able to provide 35 individuals with in-home supportive services in a county where 6,000 persons are living with HIV/AIDS. Meritan, Inc.

feels that with additional funding to supportive services programs they would be able to offer homemaker services to the individuals that need it the most.

Urban Family Ministries – TBRA

Urban Family Ministries has successfully accomplished the proposed program goals of enrolling nine (9) program participants who have developed and are on task with their housing plans which include medical care and nutrition related areas. Their housing plan addresses maintaining housing stability while enrolled in TBRA and after they leave the TBRA program. This increases the number of households with HIV/AIDS in stable housing supported by TBRA assistance. The way the program improves access to medical and nutritional care for participants with HIV/AIDS is by frequent intensive case management and supportive services, in which access to mainstream, collaborative and special services are offered and provided.

Urban Family Ministries will provide TBRA services to at least two more low-income families and/or individuals living with HIV/AIDS, which is over and above our funded amount of nine participants.

Urban Family Ministries did not have any barriers.

1. HOPWA Performance Planned Goal and Actual Outputs

	HOPWA Performance Planned Goal and Actual	Output Households				Funding	
		HOPWA Assistance		Non-HOPWA		e.	f.
		a.	b.	c.	d.		
		Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual
	Housing Subsidy Assistance	Output Households					
1.	Tenant-Based Rental Assistance	80	80			\$471,676	\$409,056
2a.	Households in permanent housing facilities that receive operating subsidies/leased units	18	17	0	0	\$425,065	\$364,958
2b.	Households in transitional/short-term housing facilities that receive operating subsidies/leased units	75	116	0	0	\$300,942	\$269,651
3a.	Households in permanent housing facilities developed with capital funds and placed in service during the program year	0	0	0	0	0	0
3b.	Households in transitional/short-term housing facilities developed with capital funds and placed in service during the program year	0	0	0	0	0	0
4.	Short-Term Rent, Mortgage and Utility Assistance	311	253	0	0	\$424,998	\$278,308
5.	Adjustments for duplication (subtract)	0	0	0	0		
6.	Total Housing Subsidy Assistance	484	436	0	0	\$162,2681	\$1,321,973
	Housing Development (Construction and Stewardship of facility based housing)	0 Output Units					
7.	Facility-based units being developed with capital funding but not opened (show units of housing planned)	0	0	0	0	0	0
8.	Stewardship Units subject to 3 or 10 year use agreements	0	0	0	0		
9.	Total Housing Developed	0	0	0	0	0	0
	Supportive Services	Output Households					
10a.	Supportive Services provided by project sponsors also delivering HOPWA housing assistance	372	372			\$697,379	\$680,966
10b.	Supportive Services provided by project sponsors serving households who have other housing arrangements	225	506			\$ 207,415	\$ 202,270
11.	Adjustment for duplication (subtract)	17	17	0	0		
12.	Total Supportive Services	580	861			\$ 904,794	\$ 883,236
	Housing Placement Assistance Activities			0	0		
13.	Housing Information Services	105	116			\$300	\$ 200
14.	Permanent Housing Placement Services	20	25			\$24,910	\$ 24,001
15.	Adjustment for duplication	0	0				0
16.	Total Housing Placement Assistance	115	131			\$27,910	\$24,201
	Grant Administration and Other Activities						
17.	Resource Identification to establish, coordinate and develop housing assistance resources					0	0
18.	Technical Assistance (if approved in grant agreement)					0	0
19.	Grantee Administration (maximum 3% of total HOPWA grant)					\$ 63,450	\$ 63,450
20.	Project Sponsor Administration (maximum 7% of portion of HOPWA grant awarded)					\$ 178,315	\$ 155,947
	Total Expenditures for program year (Sum of rows 6, 9, 12, 16, and 20)	1,179	1,428	0	0	\$ 2,797,150	\$ 2,448,807

**HOUSING & COMMUNITY DEVELOPMENT
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS
ANNUAL PERFORMANCE REPORT
7/1/09-6/30/10**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30 TH	BUDGETED AMOUNT
CD90021	HOPWA			
18	HOPE HOUSE TBRA	97,422.61		97,422.61
18	HOPE HOUSE TBRA (SS)	102,492.17	104,552.83	207,045.00
18	HOPE HOUSE (AD)	9,939.72		9,939.72
18	FRIENDS FOR LIFE (STRMU)	121,618.85		121,618.85
18	FRIENDS FOR LIFE (SS)	443,990.30	179,476.89	623,467.19
18	FAMILY SERVICES (AD)	15,327.51		15,327.51
18	FAMILY SERVICE (STRMU)	106,230.90		106,230.90
18	FAMILY SERVICE (SS)	86,740.56		86,740.56
18	FAMILY SERVICES (HP)	9,498.00		9,498.00
18	FRIENDS FOR LIFE (HP)	5,240.60		5,240.60
18	FRIENDS FOR LIFE (HO)	284,242.56		284,242.56
18	CASE MANAGEMENT (HO)	191,521.02	62,760.60	254,281.62
18	CASE MANAGEMENT (SS)	14,270.00		14,270.00
18	CASE MANAGEMENT (AD)	14,405.37		14,405.37
18	MERITAN (SS)	43,271.09	37,671.28	80,942.37
18	MERITAN (ADM)	2,348.36		2,348.36
18	URBAN STREET MIN (HO)	51,375.72		51,375.72
18	URBAN STREET MIN TBRA	10,749.34		10,749.34
18	URBAN FAMILY MINISTRIES TBRA	70,528.33		70,528.33
18	URBAN FAMILY MINISTRIES (AD)	8,811.00		8,811.00
18	URBAN FAMILY MINISTRIES (HO)			0.00
18	WHITEHAVEN SWMHC (AD)	6,377.17		6,377.17
18	WHITEHAVEN SWMHC (HO)	87,895.34		87,895.34
18	WHITEHAVEN SWMHC (SS)	3,207.00		3,207.00
18	FRIENDS FOR LIFE (OP)	18,376.72		18,376.72
18	FRIENDS FOR LIFE (AD)	82,144.93		82,144.93
18	FRIENDS FOR LIFE TBRA	283,291.17	332,228.64	615,519.81
18	FRIENDS FOR LIFE (HP)	660.26		660.26
38	HOPWA PROGRAM ADMINISTRATION	63,450.00		63,450.00
TOTALS		2,235,426.60	716,690.24	2,952,116.84

Emergency Shelter Grant (ESG) Program Narrative

Memphis continues to improve its ability to serve the homeless with ESG funding through addressing the needs identified in the Homeless Needs Assessment and the Consolidated Plan. While working with the recipients of ESG funds to improve their ability to better serve the homeless, the City has also ensured that needs identified in the Homeless Needs Assessment become a part of the criteria used to select projects for funding.

The extent to which ESG funds directly addressed homeless and homeless prevention is best reflected in the number of people served and the number referred to transitional and permanent housing. During the reporting period, over \$341,191.58 in ESG funds from FY 09 and 10 were expended to serve over 1,073 individuals. This included homeless persons who received shelter and services through emergency and transitional housing programs.

A summary of the ESG expenditures by funded activity for the FY09 and FY10 ESG Programs is shown below. Also, information pertaining to the ESG **caps is documented**. The ESG caps for essential services, homeless prevention, operations/staffing and administration were not exceeded for corresponding program years and are also shown in the table on the next page.

ESG Activity & Cap	ESG 2009 Caps	ESG 2009 Expended	ESG 2010 Caps	ESG 2010 Expended
Entitlement Amount	\$ 358,943.00	NA	\$365,955.00	NA
Essential Services 30%	\$ 107,682.90	\$11,931.28	\$107,086.50	72,528.11
Homeless Prevention 30%	\$ 107,682.90	\$3,831.00	\$107,086.50	35,625.46
Operations/Staffing 10 %	\$ 35,894.30	0.00	\$35,695.50	0.00
Administration 5%	\$ 17,947.15	\$17,947.00	\$17,847.75	\$17,847.75
Rehabilitation	N/A		N/A	
Operations & Maintenance	N/A	\$53,154.11	N/A	\$128,326.72
Total	N/A	\$86,863.54	N/A	\$254,328.04

A summary of the sources and amounts of ESG Program matching funds is found below for FY 2009 and FY 2010 Entitlements.

FY 2009

Agency	Matching Source	Match Required	Match Provided
Lowenstein House	Other Federal grants and local grants	\$20,158.00	\$111,329.03
MIFA (Estival Copmm.)	Other In-kind donations	\$33,000.00	\$33,000.00
Memphis Family Shelter	Donations	\$43,000.00	\$63,447.59
The Salvation Army	Other In-kind Donations	\$45,000.00	\$45,000.00
Catholic Charities	Local Gov't.	\$32,000.00	\$48,300.00
CAAP, Inc.	Other Federal funds	\$25,000.00	\$112,500.00
Alpha Omega Vet. Svc.	Local Gov't. grants/Fees/United Way	\$15,552.00	\$76,973.00
MIHN	In-kind Donations	\$32,600.00	\$32,600.00
SHIELD, Inc.	Other Federal Grants	\$26,500.00	\$27,329.55
Case Management, Inc.	Private Funds	\$40,000.00	\$45,000.00
Door of Hope	Other Local/Private Funds	\$15,924.95	\$15,924.00
Synergy Treatment Ctr	Rent	\$5,260.95	\$6,383.87
Karat Place	Other Gov't. grants and private donations.	\$7,000.00	\$20,500.00

FY 2010

Agency	Matching Source	Match Required	Match Provided
Alpha Omega Vet. Svs.	Private Funds	50,000.00	50,000.00
CAAP, Inc.	Other Federal	37,000.00	323,433.00
Case Management, Inc.	Other Federal grants	45,000.00	45,000.00
Catholic Charities, Inc.	Other Federal grants / local grants / private donations	32,000.00	144,596.00
Door of Hope	Local Grants / Private Donations	16,000.00	16,000.00
Karat Place, Inc.	In Kind	13,818.30	13,818.30
Lowenstein House, Inc.	Other Federal grants & local grants	18,108.00	18,108.00
Memphis Family Shelter	Private Donations	50,000.00	50,000.00
Synergy Treatment Center	Rent	27,180.95	27,180.95

**HOUSING & COMMUNITY DEVELOPMENT
EMERGENCY SHELTER GRANT
ANNUAL PERFORMANCE REPORT
7/1/09-6/30/10**

PROJECT ID	PROJECT NAME	EXPENDED THIS PERIOD	REMAINING ENCUMBRANCE AT JUNE 30TH	BUDGETED AMOUNT
ESG				
21	ALPHA OMEGA			0.00
58	MIFA ESTIVAL PLACE	1,802.69		1,802.69
75	SALVATION ARMY			0.00
51	SHIELD, INC Family Shelter	33,220.78		33,220.78
SUB-TOTAL		35,023.47	0.00	35,023.47
CD90021 ESG				
5	KARAT PLACE (OPERATION & MAINTENANCE)	7,139.80	6,678.50	13,818.30
38	ESG ADMINISTRATION	17,947.00		17,947.00
36	HOUSING CASE MANAGEMENT O/M			0.00
39	CAAP	45,189.59	1,505.24	46,694.83
77	WHITEHAVEN SWMHC			0.00
22	DOOR OF HOPE (ESSENTIAL SERVICES)	18,699.06	2,171.72	20,870.78
23	LOWENSTEIN HOUSE (ES)	18,108.00	0.00	18,108.00
23	HOUSING CASE MANAGEMENT (HP)			0.00
33	SYNERGY TREATMENT CTR (O&M)	8,915.49		8,915.49
55	CASE MANAGEMENT (HOMELESS PREVENTION)	39,456.46	4,741.91	44,198.37
36	HOUSING CASE MANAGEMENT (ES)	60.40		60.40
17	MEMPHIS FAMILY SHELTER (OPERATION & MAINT)	49,428.81	22,911.15	72,339.96
1 61	MEMPHIS INTERFAITH HOSPITALITY NETWORK (ESSENTIAL SERVICES)	5,433.40		5,433.40
42	CNN FRAYSER MI LL-MHI			0.00
46	BARRON HEIGHTS TRANS CTR			0.00
50	GENISIS HOUSE ES	26,666.74		26,666.74
79	ALPHA OMEGA (O&M)	40,307.57	15,345.10	55,652.67
89	SYNERGY TREATMENT CTR (O&M)	9,952.08	7,406.26	17,358.34
2 60	SALVATION ARMY (OPERATION & MAINT)	7,500.10		7,500.10
95	KARAT PLACE (ES)	5,887.32		5,887.32
57	SHEILD'S FAMILY SHELTER (ES)	4,389.48		4,389.48
SUB-TOTAL		305,081.30	60,759.88	365,841.18
GRAND TOTALS		340,104.77	60,759.88	400,864.65

PART V. OTHER ACTIONS

Actions to Address Obstacles to Meeting Underserved Needs

One major obstacle to meeting underserved needs in Memphis is the concentration of poverty in inner-city neighborhoods. HCD targets such neighborhoods with a variety of programs in order to maximize the impact within these communities. Projects and programs include housing rehabilitation and development, social services, and neighborhood clean-up activities.

HCD funds programs and projects that range from job training and life skills for adults, to after-school programs for children. Projects that are funded through economic development are tied to job creation. HCD believes that education and job creation strategies are critical to overcome this obstacle. Projects under this category included the Memphis Urban League, Girls Inc., Mt. Vernon Baptist Church, Kids in Technology, and others identified in the non housing community development section of this document.

The lack of rental multi-family units is also an obstacle to meeting the housing need in Memphis. HCD recognizes this and awards funds for multi-family housing projects on a competitive basis. HCD continues to examine and refine its multi family housing program to meet the rental needs in the community. In FY2010, HCD had several projects underway to address this need, including Pershing Park, Bearwater, Lucca Street, and rehabilitation efforts with MIFA. Additionally, HCD's partnership with MHA toward its HOPE VI and other public housing revitalization initiatives are assisting in the creation of significant affordable rental housing development. In FY2010, the homeownership phase of Legends Park was underway and HCD remains an active partner in each of these projects. Additionally, during FY2010, MHA was awarded its fifth HOPE VI for Cleaborn Homes and HCD will be an active partner in that project going forward.

The address the cost associated with meeting the demand for permanent and transitional housing for the homeless and special needs populations had led to the City using both CDBG and HOME funds to address the housing and service needs of these sub-populations. HCD also expended funding for tenant based rental assistance for persons with special needs. In FY2010, HCD again allocated \$500,000 in HOME funds available through its competitive grant program for projects focusing on housing for homeless persons and those with special needs. In the past, the City has contracted with Partners for the Homeless (Partners) and The Greater Memphis Interagency Coalition for the Homeless (GMICH) to coordinate the planning and research of the homeless population, to gather input and information from homeless service providers, and to facilitate the Continuum of Care application process. The two organizations have merged into a new unified organization called the Community Alliance for the Homeless. HCD will continue its relationship with this new organization to

provide more information on the needs of the homeless and those with special needs as they will collaborate with service providers in order to leverage resources and funds to better assist these underserved populations.

Actions to Foster and Maintain Affordable Housing

In FY10, HCD continued to support new affordable housing construction by contracting with nonprofit and for-profit housing developers. One project was completed in FY2010, which was the rehabilitation of Pershing Park with 160 units. Additionally, five projects are underway, including renovations to 85 units in partnership with MIFA, construction of 32 affordable single family units in partnership with Habitat for Humanity, construction of 30 affordable single family rental units at Lucca Street, construction of ten affordable rental units in partnership with North Memphis CDC and Oasis of Hope, and the construction of 30 affordable single family units at McKinley Park. All of these are funded through the real estate development department. A second RFP was issued on April 3, 2010 to solicit proposals for FY2011 funded multi and single family housing projects. The minor home and major home repair programs will assist in the preservation of existing homeowner occupied units.

In 2008, the City of Memphis sponsored the first Diversity Developer Incubator Project. This class was created to educate persons underrepresented in the Land Development field. The curriculum took students through everything from land acquisition, financing, zoning and construction permitting, construction costs, operation budgets. The students had the opportunity to actually compete for three properties donated by the City. There were 3 successful bids and the projects are underway. One project was for seven affordable Green homes in North Memphis. A second project was a Senior Housing Development located south of Memphis International Airport for under 100 units. The third project was for an assisted living home with cottages located in the Binghampton community. These projects were applying for THDA and HUD funds. There were 114 graduates in 2008. In 2009, there were 101 students in the class and three projects were awarded. The first one was in the Smokey City area for 8 apartments for the disabled. The second project was the conversion of a gutted apartment complex into a townhouse style complex in the Triangle Noir area to market rate housing. The last project was for a single family residential subdivision located in the Barton Heights community. These single family homes will be built with carports and garages for an affordable market. These graduates will be applying to TDHA and HCD for any sources of funding or tax credits.

IN FY2010, This program completed its third year with 70 students and had 5 or 6 properties available for development. The success of this program has caused cities such as Durham, NC and Atlanta, GA to start up similar program, to encourage women and other minorities to enter the land development arena.

Actions to Eliminate Barriers to Affordable Housing

Efforts to remove barriers to affordable housing include the development of the Unified Development Code (UDC), which is a comprehensive zoning ordinance change that is driven by the Memphis and Shelby County Office of Planning and Development. A major emphasis of this initiative is to create more flexibility for development and rehabilitation in inner city neighborhoods, as current zoning regulations prohibit a great deal of this due to small lot sizes and other factors. The UDC has received approval from the land use control board and City Council and is expected to receive final approval in FY2011. Land assembly and infrastructure are also impediments to development in the inner city, and these are also areas where HCD works with other agencies to develop solutions to these issues.

Actions to Overcome Gaps in Institutional Structure and Enhance Coordination

The City of Memphis continues to search for ways to improve the delivery of services. Collaborative efforts are one of the most effective ways to maximize the benefits for the City. Throughout FY 2010, almost every project undertaken through HCD has been a collaborative effort between HCD and the public, private, or nonprofit sectors.

Starting in 2008, HCD partnered with the Community Development Council of Greater Memphis, comprised of local Community Development Corporations, and local foundations to create a plan called Greater Memphis Neighborhoods: A Blueprint for Revitalization aimed at creating strategies to revitalize targeted neighborhoods, identify community investment priorities, identify greater partnership opportunities to increase the amount of resources available for neighborhood redevelopment, and to suggest ways to build capacity within neighborhood organizations. Since the plan's creation, HCD has continued to participate as a key partner in a way that will assist in its implementation.

The Community Issues Management/Information Commons is a collaborative effort between the United Way of the Mid-South, the University of Memphis InfoWorks, City of Memphis, Shelby County, and other partners. Once developed, the Information Commons will provide comprehensive data and analysis from the neighborhood level to the metropolitan regions supported by GIS mapping and other access, display, and management tools, which will make a difference in the coordination and availability of data to the public.

The HOPE VI and redevelopment efforts in other target areas represent a partnership between the Memphis Housing Authority (MHA), the Office of Planning and Development, Engineering, Public Works, Memphis Police Department, the Community Enhancement Division, private developers, nonprofits, foundations, other City Divisions, and HCD. These projects are being implemented through public-private efforts that will create mixed-income

communities of single-family homeownership and rental opportunities. Partnerships in each of the neighborhoods targeted by HCD for redevelopment continue to spur positive activities.

HCD also recognizes the ongoing partnership with the U.S. Department of Housing and Urban Development (HUD). The leadership of the Community Planning and Development field office provide valuable technical assistance and support in consolidated planning and reporting through the CAPER, responding to requests for assistance in eligibility determinations, training opportunities, and other areas. Additionally, the local HUD office is very involved in community events and initiatives in partnership with HCD and MHA.

HCD works with other City Divisions in ways that benefit Memphis communities. HCD and the Office of Planning and Development (OPD) and HCD coordinate planning efforts in the neighborhoods targeted by HCD. Not only does this respond to a critical need to rezone the entire inner city to enable affordable housing and correct inappropriate and non-conforming land uses, it seeks to redevelop and revitalize neighborhoods. OPD is near final approval of the Unified Development Code that recommends appropriate re-zoning and special overlays in the inner-city. OPD also staffs the Community Redevelopment Agency, which oversees the approval of Redevelopment districts. MHA and HCD are currently working with the CRA to establish a district in the Cleaborn and Foote Homes Redevelopment Area.

The Memphis Police Division, as a key strategy to combat crime in our communities, has implemented data-driven crime reduction strategies including the Real-Time Crime Center and Blue Crush. Based on community need and data, the police have instituted bicycle patrols, monitoring opportunities, promoted business and neighborhood watch groups, and established a police ambassador program to hear from communities. Additionally, the Memphis Police Department has been involved in planning the construction of new precincts in conjunction with MHA and HCD redevelopment projects. Currently, the Police Department has projects in their budget in the University Place revitalization area and in the New Chicago community. While both projects have been affected by City budget shortfalls, construction is expected to begin on the precinct at University Place in the fall of 2010 and New Chicago in 2012.

The Public Works Division is responsible for infrastructure and improvements for the City of Memphis, including water mains, lighting, and sidewalks. HCD works with Public Works on a number of levels related to affordable housing and neighborhood development. Public Works has also coordinated closely with HCD on clean-up efforts by placing dumpsters in key areas and providing special pickups when necessary.

Memphis Light Gas and Water (MLGW) provides a special utility rebate program to provide incentives for developers of low-income housing. MLGW has an Eco-

Build program, with “green” building standards in order to make housing more energy efficient. HCD encourages this for developers funded through the competitive single-family development grant program. In FY2010, MLGW continued community programs aimed at educating Memphis citizens on ways to be more energy efficient and has a number of incentives to do so.

The Memphis Park Division works with HCD to ensure that there are quality recreational facilities near the affordable housing developments initiated by HCD. Additionally, the Parks Division builds and maintains recreational equipment throughout the City.

The Memphis Area Transit Authority (MATA) works with HCD to find solutions for low-income people needing transportation to work. In FY2010, HCD participated in a number of discussions with MATA to explore partnership opportunities to increase transportation options, especially for low and moderate income citizens.

The Community Enhancement Division which oversees Code Enforcement, Lot Maintenance, and Memphis City Beautiful. Community Enhancement is very supportive of the revitalization efforts of HCD and MHA has addressed a number of demolition needs and code violations within these areas.

HCD also continues to work with the Alliance for Nonprofit Excellence to identify opportunities for funding and to assist in the development of grant proposals, especially for Federal programs that benefit low and moderate income citizens and communities. The major focus of this effort is to enhance communication coordination, and the quality of applications to bring new dollars and new projects to Memphis. In FY2010, HCD worked on applications for BEDI funds, Continuum of Care, Family Self-Sufficiency, NSP II, EPA, and HOPE VI grant programs for MHA and HCD.

HCD also participated in the development of grant applications under the new Office of Sustainable Communities at HUD and the partnership between Department of Transportation, HUD, and the Environmental Protection Agency, including TIGER II implementation and Regional Planning Grants and the Sustainable Community Regional Planning Grant program. While the deadlines were after the end of the fiscal year, the coordination between regional and local agencies and nonprofits began early in calendar year 2010.

Actions to Improve Public Housing and Resident Initiatives

HCD provides opportunities for public housing residents as well as implements projects that will support public housing. Using local funds, HCD provides support to the RISE Foundation for its savings and financial literacy programs aimed at providing opportunities for public housing residents to become self-sufficient. Local capital improvement program funds are also budgeted for

infrastructure improvements that are part of the Legends Park and Cleaborn Homes HOPE VI Revitalization initiatives.

HCD promotes both housing and public services programs for which public housing are eligible. The Down Payment Assistance program has special provisions to assist public housing residents seeking to become homeowners. Residents of public housing qualify for up to \$10,000.00 in down payment assistance funds and the SHAPE program provides opportunities for Housing Choice Voucher holders to use their vouchers toward the purchase of a home. HCD funds a number of youth programs and economic development, such as Girls, Inc. and MIFA which serve residents of public housing developments. These opportunities are marketed through the Memphis Housing Authority's newsletter.

In addition to targeting neighborhoods for revitalization efforts, HCD works in conjunction with MHA on neighborhood redevelopment plans that have public housing developments located within them. Criteria for targeted neighborhoods are levels of physical distress or code enforcement emphasis, significant public investment, infrastructure improvements, and planned major housing initiatives. It is believed that redevelopment areas, such as HOPE VI initiatives will create the critical mass needed to form the basis for creating viable communities.

Actions to Evaluate and Reduce Lead-Based Paint Hazards

HCD's Lead Hazard Risk Reduction Initiative (LHRRRI) is a federally funded program to reduce lead-based paint hazards in single-family and multi-family rental units. This is a coordinated effort between inter-governmental agencies that include the Memphis and Shelby County Health Department, Memphis Housing Authority, the State of Tennessee Department of Environment and Conservation, the State of Tennessee Department of Health, Middle Tennessee University, and Shelby County Department of Housing. The City of Memphis, Division of Housing and Development received a grant for \$4,000,000 from HUD to reduce lead-based paint hazards. The goal of this concerted effort is to complete 350 lead inspection/risk assessments and reduce lead hazards in 275 pre-1978 housing units over the life of the grant which ends February 1, 2012. Since 1994, LHRRRI has reduced lead hazards in more than 990 units.

Memphis Shelby County Health Department (MSCHD) provides free blood lead level screening for children under age six. During FY2010, MSCHD screened 13,052 children, with 106 children screening positive for elevated blood lead levels. Memphis/Shelby County continues to rank at one half the national averages for lead-poisoned children. MSCHD provides testing of children at day care centers, head start centers, WIC clinics and health fairs. The MSCHD Childhood Lead Poisoning Prevention Program also provides educational materials, information on nutrition and proper cleaning demonstrations to reduce lead paint dust hazards.

Memphis Housing Authority, the State of Tennessee Department of Environment and Conservation and Shelby County Department of Housing provide referrals of properties that meet the criteria to participate in the program.

HCD will be taking an active role in raising public awareness of lead-based paint hazards through the creation of a database that will be maintained by the Memphis and Shelby County Health Department. This database will track the childhood lead poisoning incidents in Shelby County. The MSCHD also provide educational materials, information on nutrition and proper cleaning demonstrations to reduce lead paint hazards.

Actions to Ensure Compliance with Program and Comprehensive Planning Requirements

This section describes the monitoring standards and procedures that HCD will use to monitor CDBG, HOME, ESG and HOPWA program activities and to ensure long-term compliance with federal and other program requirements. HCD uses its Integrated Disbursement Information System (IDIS) to ensure that applicable program requirements are followed for every project funded through HUD. Additionally, HCD's staff maintains a file for each project that they monitor, which contains information pertinent to eligibility, environmental and other reviews as required. Many of HCD departments have completed an Operations, Policy & Procedures Manuals. HCD recognizes that staff can better comply with monitoring and administrative regulations if trained and written documents were developed and used.

The Compliance Department oversees HCD's standards and procedures for the following areas: eligibility determinations for CDBG and ESG programs, environmental and Section 106 reviews, labor standards, Section 504 and Section 503 compliance, and fair housing. HCD has assembled a project review team comprised of compliance, legal, planning, and accounting staff to meet at the request of departments needing eligibility determinations or other guidance on their projects. The Planning and Development Department manages the development of the Consolidated Plan, relevant amendments, citizen participation requirements, and CAPER. This Department also ensures that activities outlined in the Annual Action Plan are consistent with the Consolidated Plan. HOME Program and CDBG Program training will be provided to all staff and the Compliance and Human Resources departments are in the process of identifying other training needs. All HCD staff are responsible for understanding the administrative and regulatory requirements which govern their projects and for carrying out biannual monitoring visits and tracking their projects over a long-term time period.

HCD ensures that all program requirements are included in legal agreements with subrecipient agencies. A "Project Tracking and Underwriting" form

continues to be refined for use by HCD. In addition, a legal review is conducted by staff attorneys for all contracts and an internal auditor for the Division assists in ensuring compliance with HUD financial standards.

Actions to Reduce the Number of Poverty-Level Families

HCD participates in a number of initiatives toward poverty reduction in Memphis. These include the Memphis Opportunity Fund, the Contractors Assistance program and other programs that provide job and life skills training, assisted and transitional housing, and micro-enterprise development. Job creation through major economic development activities is another critical part of HCD's strategy. HCD partners with MHA on a number of activities aimed at increasing the economic self-sufficiency of public housing and housing choice voucher tenants. These include three Neighborhood Networks programs, and three active Resident Opportunities for Self-Sufficiency (ROSS) programs. All of these provide access to technology, training, and other resources to move people into employment.

A majority of the funding used to support job/life skills training and micro-enterprise development is provided through direct City general revenue funding. As prescribed by HUD, assistance to low and moderate income families remains a focal point of HCD's mission.

The City of Memphis Division of Housing and Development has partnered with Southeast Community Capital to provide access to capital for small businesses in Memphis through the Memphis Business Opportunity Fund (MBOF). The MBOF is designed to promote access to capitals for small businesses, with nontraditional needs. The MBOF provides funding resources for individuals desiring to start a business or entrepreneurs wishing to grow and expand their existing business in the Memphis City limits. This program is targeted for small, minority, and women owned businesses.

The Renaissance Business Center (RBC) under HCD is funded with City general funds and provide entrepreneurs and small businesses in Memphis with training, counseling, and information. The RBC houses the Small Business Association, Southeast Community Capital, Tennessee Small Business Development Center, Black Business Association, and Memphis Area Minority Contractor's Association, all of which provide counseling, financing opportunities, trainings, seminars, and technical assistance.

.

PART VI. SELF-EVALUATION

Part VI assesses the progress made in FY10 by the City of Memphis in meeting the priority needs and specific objectives identified in the 2008-2010 Three- Year Strategic Plan and FY 2010 Annual Action Plan. The Division of Housing and Community Development (HCD), Memphis continues in its efforts to target area and neighborhood redevelopment initiatives. HCD and the Memphis Housing Authority continues to implement its plans via the use of HOPE VI funding as a major housing development tool. The planning process used in the preparation of the Consolidated Plan will continue to be the basis used to determine how best all resources may be used to met the needs of low-moderate income citizens in accordance with HUD's statutory goals.

The reporting format used in this CAPER's "Assessment of Three-Year Goals" and the "Affordable Housing Narrative" sections reflects the method used by Memphis to measure productivity and results. HCD also uses a "performance management system" in accordance with HUD guidelines.

Evaluation of Memphis achievements, and shortcomings was conducted with the overall statutory purpose of HUD's community development planning programs in mind. For each priority need, HCD presents what it considers is a true and accurate self-evaluation of FY 2010 actions.

FY 2010 represents the third year of the Three Year 2009-2010 strategy for the City of Memphis. The City of Memphis made considerable efforts to meet and exceed these objectives in each of the five objectives identified for housing.

Housing Evaluation

In using the HOME funds, the City's DPA program continues in its efforts to assist low income first-time homebuyers to purchase their first homes. In total, the City's was able to assist 28 first-time homebuyers which was much lower than the one year goal of 100. This is due to the economic downturn of recent years and the analysis of the housing market for low-to-moderate income households suggests that that demand for entry-level housing has decreased which is compounded by the increase in credit problems experienced by low income households. Emphasis will be placed on post-credit counseling as well as increased underwriting reviews that will attempt to ensure that owners are less likely to lose homes to foreclosure caused by insufficient incomes.

The Targeted Multi-Family and Multi-Family New Construction projects as part of the competitive award process, are designed to increase the supply of rental housing in Memphis. During FY2010, 187 units were in the process of being rehabilitated or constructed by the Targeted Multi-and Single Family Housing rehabilitation efforts. The renovation of 160 units at Pershing Park was completed in FY2010. CHDO's, assisted in the provision of new, rental housing with the production of 11 units. HCD expects this trend to continue with

additional funding increase for CHDO set-aside allocations to support rental/multi-family development.

The City's efforts to preserve and prevent losses to existing housing continued to be successful during FY10. The rehabilitation of 12 units was completed by the HARP Major Rehab program; 10 units were completed by the Volunteer Home Repair program; 166 units by the Minor Home Repair program; various CHDOs and non and for profits constructed or rehabilitated fifteen homes for ownership, eleven units of rental housing and have another thirteen units in progress. In all 414 units of affordable housing has contributed to Memphis' meeting its one year goal.

HOMELESS EVALUATION

In addition to the annual Continuum of Care application process, HCD uses the Strategic Community Investment Fund (SCIF) competitive bid process to provide funding to projects and activities that would implement the goals and objectives of the 3 year Con Plan that serve the homeless population of Memphis. This process allowed HCD to select the best possible service providers.

HCD was able to accomplish the Homeless Objectives I (Performance Measures) of developing permanent supportive housing for homeless individuals. In FY10, sixteen agencies provided permanent supportive transitional housing for homeless individuals and families. Alpha Omega's Homeless Veteran's program used CDBG, ESG, and HOME funds to provide hospice and palliative care for homeless veterans. Housing Options, Inc. provided four permanent supportive three bedroom houses. Additionally, Memphis continues to emphasize the availability of funding to provide matching funds for the creation of permanent supportive housing that focuses on families with children.

With respect to Objective II, HCD provided funding to two agencies, Door of Hope and Tennessee Mental Health Consumers Association, to develop new emergency shelters; one for homeless individuals and one for homeless women without children who are mentally ill. These provide four ne units of emergency shelter.

Objective 3 addresses the need to create a SafeHaven type of **facility** for chronically homeless persons. In FY 2010, the Door of Hope was awarded a CDBG/Community Services Grant to provide drop-in assistance to chronically homeless persons that assisted 14 individuals by providing access to showers, laundry facilities, snacks, telephone access, applying for disability assistance, food stamps, housing subsidies, etc. During the current funding cycle Door of Hope was successful in securing additional funding from the Federal Home Loan Board. The contract has been executed to provide 10 units. TN Mental Health Consumers Association was also contracted to construct 10 units for persons with mental illnesses. In total, 77 units were provided.

Objective 4 addresses the need to maintain the current inventory of transitional and emergency housing for homeless persons and families with children. In addition to families and individuals assisted with ESG funds, 8 units of rental supportive housing was maintained by MIFA who along with CAAP, Karat Place Inc. and Memphis Family Shelter maintained transitional housing units that assisted 1,506 homeless persons and 499 families.

Additionally, the Salvation Army's Homeless Referral Center funded by the CDBG implemented a Community Intake/Assessment and Referral Center, which assisted 6,330 consumers by way of the supportive housing hotline.

In summary, HCD provided funding for 26 programs serving the homeless. This included 21 ESG-funded contracts that served 1,627 homeless individuals and 499 families; 4 CDBG funded program that assisted 263 children from homeless families.

HCD will continue to work diligently with non-profits who serve the homeless population of Memphis and with those who seek to make a positive impact in providing safety nets and supportive services for the homeless population. Additional funding, the development of permanent supportive housing for homeless families; and continued planning by service providers targeting the homeless mentally ill will make an even greater impact in the City of Memphis.

SPECIAL NEEDS POPULATION EVALUATION

Using the competitive bid process also allowed HCD to select the best service providers to serve the Special Needs population. In creating permanent supportive housing, Housing Options, Inc. developed eight units of permanent supportive housing for the developmentally disabled in FY2010.

The supportive service objective of 4000 families was again exceeded in the second year on the three year strategy given that HOPWA funded supportive services to 1428 people. Other programs providing a variety of services as described in the program narratives assisted an additional 3903 persons.

The tenant based rental assistance program provided assistance to 148 households, which exceeded the three-year goal of 140 per year. Eight agencies provided rental housing to mentally ill women and their children or person who are otherwise in a special needs category.

The public facilities objective has a goal of producing two public facilities in a three-year period. There were no new facilities created in FY2010.

HCD continues to seek service providers committed to serving the Special Needs population and this evaluation indicates that overall, HCD has done an excellent job in serving the Special Needs Population.

Non-Housing Community Development Evaluation

HCD undertakes neighborhood planning efforts that will better define non-housing community development needs. Memphis' non-housing community development needs are addressed by program activities that are grouped under the categories of neighborhood, community and economic development.

Memphis increased support to organizations that provide essential, supportive, and public services to very-low to moderate income persons. Many of the agencies funded exceeded expectations. Other activities funded included neighborhood support services benefited low/moderate income persons (with specific emphasis on the youth, the elderly, and the unskilled). In FY09, non-housing, community development programs expended approximately \$4,209,835.25. These program activities served almost 2,600 youth, adults, and families. In addition to the Federal funds used in this category, City funds were used to make 23 small business loans valued at \$645,500.00

HCD will request assistance from HUD in developing goals, objectives and indicators that will help to better measure its performance in creating and meeting non-housing community development objectives.

VII. PUBLIC PARTICIPATION

Changes In Program Objectives

No changes have been noted in program objectives. Amendments to the FY 2010 Annual Plan were made available to the public during the Public Hearing held on April 7, 2010. A draft of the FY2010 CAPER was made available through public notice and placement at various locations on September 13, 2010, including the offices of HCD, the main branch of the public library, and on the City of Memphis web page.

Citizen's Comments

September 27, 2010 is the end of the fifteen day review period during which the Annual Performance Report was available for public review.